



TRUTH-IN-SAVINGS DISCLOSURE
RELATIONSHIP CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$4,000.00 in combined deposit and loan balances (including checking, savings, IRAs, CDs, mortgages, and loans) any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees:

An inactivity fee of \$10.00 will be charged each statement cycle. This fee will apply if there is no account activity during the statement cycle and a minimum daily balance of \$1,000.00 is not maintained.

Please refer to our separate fee schedule for additional information about charges.

The interest rate for your account is _____% with an annual percentage yield of _____%.