



TRUTH IN SAVINGS DISCLOSURE

EFFECTIVE AUGUST 25, 2008

1. Rate Information. Your interest rate and Annual Percentage Yield (APY) may, at our discretion, change daily. Interest is compounded daily and credited on the last day of your account's monthly statement cycle. Interest begins to accrue on the business day we receive credit for your electronic deposit.

2. Minimum Balance Requirements. There is no minimum balance required to obtain the APY on this account. However, you must deposit \$25,000 to open this account and, if the daily balance in this account drops below \$25,000 on any day of the month, you will be charged the monthly minimum balance fee.

3. 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.

4. Transaction Limitations. Transfers to and from your account may only be made by an electronic transfer through an automated clearing house (ACH). Withdrawals are limited to six (6) per statement period. Activity in excess of this restriction may result in a service charge as set forth in our Fee Schedule and will be grounds for closing the account. The Bank reserves the right to require at least seven (7) days notice prior to withdrawal.

5. Fee Schedule. We may charge you the following fees in connection with your account:

▪	Withdrawals in excess of 6 per statement period	\$25.00
▪	Stop Payment Requests	\$30.00*
▪	Statement Reprint Request (other than eStatement)	\$10.00/statement
▪	Account Research/Reconciliation	\$50.00/hour*
▪	Minimum Balance Fee	\$125.00/month

*Denotes change from previous Truth in Savings Disclosure.