

Truth In Savings High Yield Savings Promotional Rate HYSA PERS W/PROMO



Eligibility Requirements

Must be 18 years of age to obtain a High Yield Savings Account.

The promotional rate only applies to new money.

Rate Information. Your account has a **Premium Rate of 4.12%** and an **Annual Percentage Yield (APY) of 4.20%**. The premium rate will be paid for 180 days from the date the account was opened on the entire balance in your account. After the premium period ends, interest will be paid based on the rates listed in the Interest Rate column below. The Interest Rate listed in each tier will be paid on the entire balance on your account.

Tier	Daily Balance Range	Premium Interest Rate For 180 Days	Interest Rate After 180 Days	Annual Percentage Yield (APY)
1	Equal to or below \$250,000.00	4.12%	2.96%	3.60%
2	Greater than \$250,000.00	4.12%	3.45%	3.85%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATON. A dormant account fee of \$5.00 per month will be charged after 2 years of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule of Personal Accounts provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule for Personal Accounts will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.