

TRUTH IN SAVINGS DISCLOSURE



GENERAL INFORMATION

(applies to all consumer deposit accounts)

RATE INFORMATION: The Interest Rate (at which interest is paid on the principal balance) and the Annual Percentage Yield (at which an account would earn interest each year if all interest paid on the account remains in the account) are indicated for the deposit terms shown on the rate schedule. The Annual Percentage Yield is based on no withdrawal of credited interest and no change in the interest rate for a full year.

The interest rate for any account is determined at the discretion of the Bank and may change at any time.

INTEREST COMPOUNDING: Interest will be compounded monthly. Interest will be credited monthly on the last day of the month. If the account is closed prior to the last day of the month, interest accrued but not credited will be forfeited. Interest is calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. Interest will begin to accrue no later than the business day we receive provisional credit for the deposit of noncash items (for example, checks) into your account.

FEES: Please refer to our fee disclosure for a complete list of fees related to all deposit accounts.

MINIMUMS TO OPEN ACCOUNTS: Minimum balances required to open deposit accounts vary by account type; please refer to the corresponding product pages of our website for specific account information.

CHECKING ACCOUNTS: You may make unlimited deposits into checking accounts.

SAVINGS ACCOUNTS: You may make unlimited deposits into savings accounts. Please also see the Transfer Limitations section of the Deposit Account Terms and Conditions regarding limitations that apply to withdrawal transactions. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

CERTIFICATES OF DEPOSIT: The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

A penalty will be imposed for withdrawals before maturity. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term. You will have a grace period of ten (10) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intention not to renew. If you withdraw the funds during the grace period, interest accrued but not credited will be forfeited.

If your account is not renewed, the funds in the account will be paid directly to you. Funds disbursed by a method other than deposit to your checking or savings account are subject to a fee based on the method of disbursement. Please refer to our fee disclosure for more information about our fees.

After the account is opened, you may not make deposits into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

These accounts will mature within the term noted by the product's title. For example, a three (3) month certificate of deposit will mature three (3) months after the account opening.

Penalties apply for early withdrawal. The penalty will equal ninety (90) days' interest on the amount withdrawn subject to penalty for certificates of deposit with a term between one (1) and three (3) months, inclusive. The penalty will equal one hundred eighty (180) days' interest on the amount withdrawn subject to penalty for certificates of deposit with a term between four (4) and eighteen (18) months, inclusive. The penalty will equal three hundred sixty (360) days' interest on the amount withdrawn subject to penalty for certificates of deposit with a term of nineteen (19) months or more.