

## TRUTH-IN-SAVINGS DISCLOSURE

### DIRECT MONEY MARKET 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 monthly. Interest will be credited to your account monthly.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Transaction limitation on deposits:** The maximum amount you may deposit at account opening is \$25,000.00. There are no deposit limitations after that.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**To Obtain the Annual Percentage Yield Disclosed** – You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**To Maintain the Account** – You must maintain a minimum balance of \$0.01 in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

### **Fees:**

A \$5.00 per month/cycle Paper Statement Fee will be charged if you choose to receive a paper account statement.

### **COMMON FEATURES**

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.