
PERSONAL INTEREST CHECKING TRUTH IN SAVINGS DISCLOSURE

Rate Information

For current rates, call 335-5200 or toll-free 800-339-1160.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting

Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements

You must deposit \$100.00 to open this account.

You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

A service charge of \$5.00 will be imposed every month if the balance in the account falls below \$5,000.00 any day of the month.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

The following fees and charges may be assessed against your account:

| | |
|---------------------------------|-------------------------------------|
| NSF Return Fee or NSF Paid Fee* | \$33.00 per item |
| Per Day Maximum | \$165.00 |
| Overdraft Charge (recurring)* | \$33.00 each seven consecutive days |
| Stop Pay Charge | \$33.00 per request |
| Returned Item Fee | \$4.00 per item |
| Re-deposit of Returned Item Fee | \$1.00 per item |
| Dormant Account Fee | \$7.50 per month |
| Invalid Address Fee | \$7.50 per month |
| Check Copy Fee | \$3.00 per copy |
| Deposited Item Copy Fee | \$3.00 per copy |
| Wire Transfer Fee | \$20.00 |
| International Wire Transfer Fee | \$50.00 |
| Collection Fee | \$30.00 per item |
| Canadian Check Processing Fee | \$10.00 per check + exchange fee |

Cost for check printing varies depending on the style of checks ordered.

Account Benefits

Personal Banking Services

You will be assigned your own personal banker, who will help you with all of your banking needs, at the location that is most convenient for you.

eStatements

For a faster, more secure, and convenient way to receive your banking statements and disclosures online, enroll in eStatements.

65 Years and Older

Specialty checks are available; you pay the shipping cost.

Direct Deposit and Bill Pay

Enjoy the convenience of direct deposit and automatic bill pay. We can fill out the paperwork for you.

Additional Services

Receive these additional services with the Personal Interest Checking account:

- No annual fee on your debit card
- Online Banking including mobile banking, mobile deposit, bill pay, eAlerts (text and email alerts), and eStatements
- Free Telephone Banking services
- Overdraft line of credit (First Reserve) is available if qualifications are met

*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.