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## SAVINGSFIRST

### 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 quarter. Interest will be credited every quarter.

##### Minimum Balance Requirements

You must deposit \$5,000.00 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.

##### 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:

Stop Pay Charge	\$33.00 per request
Returned Item Fee	\$6.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Dormant Account Fee	\$10.00 per month
Invalid Address Fee	\$7.50 per month
Deposited Item Copy Fee	\$3.00 per copy
Incoming Domestic Wire Transfer Fee	\$20.00
Incoming International Wire Transfer Fee	\$25.00
Outgoing Domestic Wire Transfer Fee	\$25.00
Outgoing International Wire Transfer Fee	\$50.00
Outgoing Domestic Wire Template Fee	\$20.00
Outgoing International Wire Template Fee	\$50.00
Returned Wire Transfer Fee	\$6.00
Wire Transfer Correction Fee	\$10.00
Same Day Tax Payment Wire Fee*	\$50.00
Reverse Wire (Drawn Down) Fee*	\$25.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$10.00 per check + exchange fee

\*This fee is for Business Accounts only.

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.