

---

**CERTIFICATE OF DEPOSIT  
TRUTH IN SAVINGS DISCLOSURE**

**Renewable Certificate of Deposit**

**Rate Information**

For current rate information, call (605) 335-5200 or toll-free 800-339-1160.

The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

**Compounding and Crediting**

For certificates with terms of one year or less, interest is credited \_\_\_\_\_. Interest will not compound during the term of the account.

For certificates with terms greater than one year, interest is credited \_\_\_\_\_ and compounded annually.

**Minimum Balance Requirements**

You must deposit \$1,000.00 to open a renewable certificate of deposit.

**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 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).

**Transaction Limitations**

You cannot make deposits into or withdrawals from the account except on the maturity date or within the grace period.

**Term of Account**

Certificate of deposit term \_\_\_\_\_.

**Early Withdrawal Penalty**

We may impose a penalty if you withdraw any of the principal before the maturity date. The principal amount may be reduced to pay the penalty.

| <b>Term</b>       | <b>Early Withdrawal Penalty</b> |
|-------------------|---------------------------------|
| 30-90 days        | 31 days simple interest         |
| 91-365 days       | 91 days simple interest         |
| 366 days & longer | 182 days simple interest        |

In the event a depositor dies or is declared mentally incompetent, an authorized representative may make an early withdrawal of funds without penalty.

**Renewal Policy**

This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty. Additional principal deposits and withdrawals can be made at maturity.

---

## **Non-Renewable Certificate of Deposit**

### **Rate Information**

The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

The interest rate for your account will be paid until the maturity date of your certificate.

### **Compounding and Crediting**

Interest will be credited at maturity. Interest will not compound during the term of the account. This account is non-renewable and will cease to pay interest at maturity.

If you close your account before interest is credited, you will not receive the accrued interest.

### **Minimum Balance Requirements**

You must deposit \$100,000.00 to open this account.

### **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 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).

### **Transaction Limitations**

You may not make deposits into or withdrawals from your account until the maturity date.

### **Term of Account**

Certificate of deposit term \_\_\_\_\_.

### **Early Withdrawal Penalty**

We may impose a penalty if you withdraw all of the principal before the maturity date. The fee imposed will equal all of the accrued interest, with a minimum of seven days interest. The principal amount may be reduced to pay the penalty.