
**CERTIFICATE OF DEPOSIT
TRUTH IN SAVINGS DISCLOSURE**

Renewable Certificate of Deposit

Rate Information

For current rate information, call 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.

Term	Early Withdrawal Penalty
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.