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## FIRST PLATINUM SAVINGS 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 \$25,000.00 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 (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	\$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
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

### Transaction Limitations

You may make an unlimited number of deposits into your account each month. You may make an unlimited number of withdrawals or transfers from your savings account by any method until further notice.

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.

