

**TRUTH IN SAVINGS
MINOR SAVINGS**



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100.00	0.000%	0.00%
2	Equal to or greater than \$100.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A Service Charge of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$100.00.

The monthly service charge of \$5.00 will be waived until the minor reaches the age of 18 years.

You must maintain a minimum average daily balance of \$100.00 to obtain the disclosed annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION. We do not assess dormant account fees.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

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

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every statement cycle. You may make 6 withdrawal(s) from your account every statement cycle. You may make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Additional debits are subject to an EXCESSIVE DEBIT CHARGE of \$5.00 per excessive debit.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.