

Consumer Interest Checking

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

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.

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

MINIMUM BALANCE REQUIREMENTS. A minimum balance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$1,000.00.

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.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. If a daily balance of equal to or greater than \$1,000 is maintained throughout the statement cycle and a direct deposit is received, foreign ATM fees will be refunded up to \$10 per statement cycle.

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 your account, periodically when fees or charges change, and upon request.