

TRUTH-IN-SAVINGS DISCLOSURE

HIGH YIELD SAVINGS ACCOUNT	
Minimum to open account	There is no minimum to open a High Yield Savings Account. However, if the account remains at a \$0 balance for more than 90 calendar days after opening, the account will be closed.
Interest Rate	4.66%
Annual Percentage Yield (APY)	4.76%
Interest rate and annual percentage yield change	The interest rate and annual percentage yield are variable and are subject to change at any time without notice.
Minimum balance to obtain annual percentage yield (APY)	\$0.01
Interest compounding and crediting	Interest compounds daily and is credited monthly pending the account has an available, current or interest principal balance equal or greater to \$0.01 as of 12am on the first of the month when interest is paid.
Effect of closing an account	If the account is closed prior to the month-end interest being credited, you will not receive the accrued interest.
Interest Calculation	Interest is calculated using the daily balance method, which means we apply a daily periodic rate to the principal in your account every day. Daily interest begins accrual the day (calendar day) after the transaction/deposit has been submitted. Interest is calculated every day for each calendar year.
Transaction limit	Individual transactions (deposit or withdrawal) may not exceed \$250,000.00.
Maximum account balance	Total account balance may not exceed a total of \$1,000,000.00, not including interest accrual.
ACH Transfers	Deposits to and withdrawals from the account are only permitted via ACH transfer between the account and a designated linked account. Funds received by ACH transfer initiated from the designated linked account to your account will generally be available five (5) business days after you initiate the ACH transfer.
Account closing fee	\$0
Dormant Fee	\$0
Additional Fees	There are no additional fees associated with this account.