

## TRUTH-IN-SAVINGS DISCLOSURE

| HIGH YIELD SAVINGS ACCOUNT                                     |                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum to open account</b>                                 | There is a minimum of \$100 to open a High Yield Savings Account.                                                                                                                                                                                                                                                         |
| <b>Interest Rate</b>                                           | 4.42%                                                                                                                                                                                                                                                                                                                     |
| <b>Annual Percentage Yield (APY)</b>                           | 4.51%                                                                                                                                                                                                                                                                                                                     |
| <b>Interest rate and annual percentage yield change</b>        | The interest rate and annual percentage yield are variable and are subject to change at any time without notice.                                                                                                                                                                                                          |
| <b>Minimum balance to obtain annual percentage yield (APY)</b> | \$0.01                                                                                                                                                                                                                                                                                                                    |
| <b>Interest compounding and crediting</b>                      | Interest compounds monthly and is credited monthly, pending the account has an available principal balance equal to or greater than \$0.01 as of 12 a.m.(ET) on the first of the month when interest is paid.                                                                                                             |
| <b>Effect of closing an account</b>                            | If the account is closed prior to the month-end interest being credited, you will not receive the accrued interest.                                                                                                                                                                                                       |
| <b>Interest Calculation</b>                                    | 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.             |
| <b>Transaction limit</b>                                       | Individual transactions (deposit or withdrawal) may not exceed \$250,000.00.                                                                                                                                                                                                                                              |
| <b>Maximum account balance</b>                                 | Total account balance may not exceed a total of \$1,000,000.00, not including interest accrual.                                                                                                                                                                                                                           |
| <b>ACH Transfers</b>                                           | 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. |
| <b>Account closing fee</b>                                     | \$0                                                                                                                                                                                                                                                                                                                       |
| <b>Dormant Fee</b>                                             | \$0                                                                                                                                                                                                                                                                                                                       |
| <b>Additional Fees</b>                                         | There are no additional fees associated with this account.                                                                                                                                                                                                                                                                |