



Your Deposit Account

Truth in Savings

TRUTH-IN-SAVINGS DISCLOSURE

JOURNEY CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Premium Rate Requirements: (Applies to balances up to \$10,000.00)

- At least ten (10) Debit Card Transactions posted to your account per monthly statement cycle
- Direct Deposit totaling \$500 or more per monthly statement cycle
- Must sign up to receive eStatements
- Must be enrolled in Retail Online Banking
- Must maintain active online banking access as outlined in the Online Banking Terms and Conditions Agreement
- One account per Social Security Number

FREESTYLE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$1.00 or your deposit must cover check printing charge to open this account.

JUMP START CHECKING ACCOUNT

(This account is for high school students through age 18)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance to avoid imposition of fees - There is no minimum balance requirement.

Minimum balance to obtain the annual percentage yield disclosed - There is no minimum balance requirement. Interest will be paid on all balances.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

MONEY MARKET ACCOUNT

Tier Rate Information - Your interest rate and annual percentage yield may change on tiers 1, 2, 3, 4, and 5. **Frequency of rate changes** - We may change the interest rate on all tiers at any time. **Determination of rate** - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

PREMIUM MONEY MARKET ACCOUNT

Tier Rate Information - Your interest rate and annual percentage yield may change on tiers 1, 2, 3, 4, 5, 6, 7 and 8. **Frequency of rate changes** - We may change the interest rate on all tiers at any time. **Determination of rate** - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$50,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

STATEMENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge fee of \$3.00 will be imposed every quarter if the average daily balance for the quarter falls below \$100.00. 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. This fee does not apply to customers under the age of 18 or 55 and over with a direct deposit relationship with us.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

SUPER SAVER ACCOUNT

(This account is for customers under age 18)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$1.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

COMPANION SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may make no more than deposits into your account each.

- Initial deposits into the Companion Savings Account cannot exceed the deposits into any new or renewing qualified Certificate of Deposit. Compatible with any Certificate of Deposit (including IRAs) with terms 12 months or greater.
- Deposits into Companion Savings Accounts must be made the same day as the deposits into the qualifying Certificate of Deposit.
- You can only deposit into the account when a new Certificate of Deposit is opened, a deposit is made into an existing Certificate or at the time an existing, qualifying Certificate reaches maturity and is renewed.
- Deposits into the Companion Savings Account cannot exceed the deposits into any new or renewing qualified Certificate of Deposit.

MONTH CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$_____ to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of _____: or
- If your renewal term is _____ months:

The fee we may impose will equal _____ months interest on the amount withdrawn subject to penalty.

- The early withdrawal penalty imposed will be equal to the difference between the originally offered CD rate and the basic savings rate at the time of early withdrawal back to the inception of the CD.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

The renewal term will be a _____ Month Certificate of Deposit, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the Renewal _____ Month Certificate of Deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

18-MONTH BUMP RATE CERTIFICATE

Bump Rate Option Plan and Rate Information: The interest rate on your account is _____% with an annual percentage yield of _____%. The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during each term of this account to exchange this interest rate for a new interest rate. The new interest rate will be the current rate offered on an 18-Month Bump Rate Certificate of Deposit. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during each term (the original term and each renewal term).

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

• One addition may be made, not to exceed the opening deposit. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____

_____ .
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

15-MONTH / 24-MONTH ADD ON CERTIFICATE

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$500.00.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____

_____ .
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 15 months:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 months:
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

DREAM SAVER 48-MONTH CERTIFICATE OF DEPOSIT
(This account is for customers under age 18)

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

There are no limitations on the frequency or timing of additional deposits.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 48 months.

The fee we may impose will equal 12 months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days. The interest rate will be the last rate in effect immediately before maturity.

Each renewal term will be the same as the original term, beginning on the maturity date.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

DREAM BUILDER 48-MONTH CERTIFICATE OF DEPOSIT
AUTOMATIC TRANSFER REQUIRED
(This account is for customers under age 18)

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Automatic deposit of funds is required at least one time monthly. If automatic deposit is cancelled, the certificate will be converted to a Dream Saver certificate paying the lesser of current rate paid on the Dream Saver Certificate or the rate on the Dream Saver Certificate at the time the Dream Builder was originally opened or renewed.

There are no limitations on the frequency or timing of additional deposits.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 48 months.

The fee we may impose will equal 12 months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days. The interest rate will be the last rate in effect immediately before maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

6-MONTH CERTIFICATE

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 182 days:
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

91-DAY CERTIFICATE

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded at maturity.

Crediting frequency - Interest will be credited to your account at maturity.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- The fee we may impose will equal all interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

_____ MONTH IRA - FIXED RATE CERTIFICATE

TRADITIONAL ROTH

COVERDELL EDUCATION SAVINGS ACCOUNT
CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

The minimum amount you can deposit is \$50.00.

You may make deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal (see below) interest on the amount withdrawn subject to penalty.

<u>Term</u>	<u>Fee</u>
12 months	three months interest
18 months	six months interest
24 months	six months interest
36 months	six months interest
48 months	nine months interest
60 months	nine months interest
72 months	twelve months interest
120 months	twelve months interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

HEALTH SAVINGS ACCOUNT (HSA)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - There is no minimum balance to open this account.

Minimum balance to obtain the annual percentage yield disclosed - There is no minimum balance requirement. Interest will be paid on all balances.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

_____ **MONTH CERTIFICATE OF DEPOSIT**
(No longer offered as a new account)

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal (see below) interest on the amount withdrawn subject to penalty.

Term	Fee
12 months	3 months interest
13 - 41 months	6 months interest
42 - 71 months	9 months interest
72 - 120 months	12 months interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

CHOICE CHECKING ACCOUNT
(no longer offered as a new account)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to avoid imposition of fees - A service fee of \$8.00 will be imposed every statement cycle. The monthly service fee will be waived with either:

- A daily balance of at least \$10,000.00 in this account or any combination of deposit accounts to be reviewed on the second Saturday of each month.
- An automatic payment to your mortgage account from this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

COMMON FEATURES

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

See separate fee schedule for fees and charges.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

JOURNEY CHECKING ACCOUNT

Rate Information:

- **Premium rate** - When the Premium Rate qualifications are met, if your daily balance is \$10,000.00 or less, the interest rate paid on the entire balance will be _____% with an annual percentage yield of _____%.
- **Above cap rate** - When the Premium Rate qualifications are met, an interest rate of _____% will be paid only for that portion of your daily balance that is greater than \$10,000.00. The annual percentage yield for this tier will range from _____% to _____% depending on the balance in the account.
- **Base rate** - When the Premium Rate qualifications are not met, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

FREESTYLE CHECKING ACCOUNT

JUMP START CHECKING ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

MONEY MARKET ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$49.99, but less than \$2,500.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

PREMIUM MONEY MARKET ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is more than \$49.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$150,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$149,999.99, but less than \$200,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$199,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 7** - If your daily balance is more than \$499,999.99, but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 8** - If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

STATEMENT SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

SUPER SAVER ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

COMPANION SAVINGS ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

_____ **MONTH CERTIFICATE OF DEPOSIT**

18-MONTH BUMP RATE CERTIFICATE

15-MONTH / 24- MONTH ADD ON CERTIFICATE

DREAM SAVER 48-MONTH CERTIFICATE OF DEPOSIT

DREAM BUILDER 48-MONTH CERTIFICATE OF DEPOSIT

6-MONTH CERTIFICATE

91-DAY CERTIFICATE

_____ **MONTH IRA - FIXED RATE CERTIFICATE**

HEALTH SAVINGS ACCOUNT (HSA)

The interest rate for your account is _____%

with an annual percentage yield of _____%.

_____ **MONTH CERTIFICATE OF DEPOSIT**

The interest rate for your account is _____%

with an annual percentage yield of _____%.

CHOICE CHECKING ACCOUNT

The interest rate for your account is _____%

with an annual percentage yield of _____%.

**Olympia
Federal
Savings**

(800) 865-3470
olyfed.com

Member
FDIC



OLYMPIA

DOWNTOWN • 421 Capitol Way S • (360) 754-3400
WESTSIDE • 2420 Harrison Ave NW • (360) 754-3430

LACEY

LACEY • 4310 6th Ave SE • (360) 459-1156
HAWKS PRAIRIE • 8300 Quinault Dr NE • (360) 493-1800
YELM HIGHWAY • 4860 Yelm Hwy SE • (360) 456-3470

TUMWATER

TUMWATER • 303 Cleveland Ave SE • (360) 754-9520

BELFAIR

BELFAIR • 24081 NE State Route 3 • (360) 275-6001

YELM

YELM • 907 Yelm Ave W • (360) 400-2100

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