

#### REGULAR CHECKING ACCOUNT

**Minimum balance to avoid imposition of fees** - A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$300.00 any day of the cycle.

**Fees:**

A transaction fee of \$.20 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account). This fee will apply if the account balance falls below \$300.00 on any day during the statement cycle.

#### SECURITY CHECKING ACCOUNT

##### (Check Safekeeping)

**Fees:**

An excess fee of \$1.00 will be charged for each check you request a copy of, in excess of six per year.

#### MONEY MARKET SAVINGS ACCOUNT

**Rate information** - Your interest rates and annual percentage yields 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 month. Interest will be credited into this account monthly.

**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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Money Market Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

#### MONEY MARKET MANAGED ACCOUNT

**Rate information** - Your interest rates and annual percentage yields 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 month. Interest will be credited into this account monthly.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$20,000.00 any day of the cycle.

**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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Money Market Managed account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

#### NOW ACCOUNT

**Rate information** - Your interest rates and annual percentage yields 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 month. Interest will be credited into this account monthly.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

**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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Fees:**

A transaction fee of \$.25 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account). This fee will apply if the balance in the account falls below \$500.00 on any day during the statement cycle.

#### SUPERNOW ACCOUNT

**Rate information** - Your interest rates and annual percentage yields 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 month. Interest will be credited into this account monthly.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

**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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Fees:**

A transaction fee of \$.25 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account). This fee will apply if the balance in the account falls below \$1,000.00 on any day during the statement cycle.

#### PASSBOOK SAVINGS ACCOUNT

**Rate information** - Your interest rates and annual percentage yields 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 quarter. Interest will be credited to your account quarterly.

**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 will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Passbook Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

#### PIGGY BANK SAVERS ACCOUNT

##### For Children Ages 12 and Under

**Rate information** - Your interest rates and annual percentage yields 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 quarter. Interest will be credited to your account quarterly.

**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 will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Piggy Bank Savers account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

#### SUPER SAVERS ACCOUNT

##### For Secondary School Students

**Rate information** - Your interest rates and annual percentage yields 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 quarter. Interest will be credited to your account quarterly.

**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 will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Super Savers account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.