



# 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** - We may change the interest rate on your account at any time.

**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** - 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 \$50.00 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).

### PERSONAL 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.

**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 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 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** - 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 \$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:

Initial deposits into the Companion Savings Account cannot exceed the deposits into any new, renewing, or matured Certificate of Deposit.

Deposits into Companion Savings Accounts must be made the same day as the deposits into the Certificate of Deposit (including IRAs).

You can deposit into the account when:

- A new Certificate of Deposit is opened,
- A deposit is made into an existing Certificate,
- At the time an existing Certificate reaches maturity and is renewed or
- At the time a Certificate reaches maturity and funds from that Certificate are deposited into the Companion Savings.

Deposits into the Companion Savings Account cannot exceed the deposits into any new, renewing, or matured Certificate of Deposit.

### CONSTRUCTION ASSIGNED SAVINGS ACCOUNT

**Transactions Limitations** - Construction Assigned Savings must be opened at the time of Closing on a Construction Loan.

- Initial deposit will be made with funds from the borrower at closing.
- Funds in this savings account will be disbursed prior to any advances from the construction loan proceeds.
- Funds in this savings account may only be used for the purpose of paying for construction of collateral securing construction loan that this savings account is associated with.
- Once all funds from this savings have been disbursed, the account will be closed.

See attached fee schedule for fees and charges

### \_\_\_\_\_ 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 \$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 from your account before maturity. The amount withdrawn may be subject to an early withdrawal penalty. Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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 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 from your account before maturity. The amount withdrawn may be subject to an early withdrawal penalty. Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

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.

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** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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.

#### 60-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 the first 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 a 60-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 the original 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:**

- 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 nine 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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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 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 the same as the Regular 60-Month Certificate, beginning on the maturity date. The interest rate will be the same we offer on the Regular 60-Month Certificate which has the same term and minimum balance (if any). The Regular 60-Month Certificate does not have the bump rate feature.

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

#### 15-MONTH / 24-MONTH / 48-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. The amount withdrawn may be subject to an early withdrawal penalty.

Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.
- If your account has an original maturity of 24 months:  
The fee we may impose will equal six months interest on the amount withdrawn.
- If your account has an original maturity of 48 months:  
The fee we may impose will equal nine months interest on the amount withdrawn.

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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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 through 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.

The amount withdrawn may be subject to an early withdrawal penalty.

Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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 through 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 from your account before maturity. The amount withdrawn may be subject to an early withdrawal penalty.

Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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.

#### OUTREACH 8-MONTH CERTIFICATE OF DEPOSIT

This account is for Non-Profit Organizations

**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** - To open this account you must establish and maintain an Outreach checking account. Partial withdrawal of principal is not permitted. Total balance plus interest earned may be withdrawn to close the certificate without penalty seven days or later after the account was opened and funded. 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

You may withdrawal all funds including interest earned, without penalty, any time on or after the seventh day following the date on which the account was funded. Withdrawals during the first six days after the account is opened are subject to a seven day interest penalty.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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 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.

#### 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 from your account before maturity.

The amount withdrawn may be subject to an early withdrawal penalty.

Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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 from your account before maturity. The amount withdrawn may be subject to an early withdrawal penalty.

**Time requirements** - Your account will mature \_\_\_\_\_

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

- The fee we impose may equal 91 days interest on the amount withdrawn.

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.

**Automatically renewable time account** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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 quarter.

**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 from your account before maturity. The amount withdrawn may be subject to an early withdrawal penalty.

Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

<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** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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** - 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** - 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 from your account before maturity. The amount withdrawn may be subject to an early withdrawal penalty.

Interest disbursed through an automatic transfer on the same day the interest is credited to your account will not be subject to a penalty.

**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.

<u>Term</u>	<u>Fee</u>
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.

**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** - You may prevent renewal if you withdraw the funds in the account at maturity 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.

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** - 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 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 \_\_\_\_\_%.

**PERSONAL 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 \_\_\_\_\_%.

**CONSTRUCTION ASSIGNED SAVINGS ACCOUNT**

\_\_\_\_\_ MONTH CERTIFICATE OF DEPOSIT

**18-MONTH BUMP RATE CERTIFICATE**

**15-MONTH / 24-MONTH / 48-MONTH ADD ON CERTIFICATE**

**DREAM SAVER 48-MONTH CERTIFICATE OF DEPOSIT**

**DREAM BUILDER 48-MONTH CERTIFICATE OF DEPOSIT**

**6-MONTH CERTIFICATE**

**91-DAY CERTIFICATE**

**60 MONTH BUMP CERTIFICATE OF DEPOSIT**

**8 MONTH OUTREACH CD**

\_\_\_\_\_ 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



**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