

TRUTH-IN-SAVINGS DISCLOSURE

6 MONTH FLEX CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.

Time requirements - Your account will mature 6 months after the opening date. For the exact Maturity Date, please see the Certificate of Deposit Summary shown at the time of online account opening.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

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

Transaction limitations:

Deposit transaction limitations:

- The maximum amount you may deposit at account opening is \$100,000.00.
- You may make unlimited deposits of \$250.00 or more until 14 calendar days prior to the maturity date or until the balance of your account reaches \$300,000.00.

Withdrawal transaction limitations:

- You may make withdrawals of principal from your account before maturity, but the minimum principal withdrawal amount is \$500. Any principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties:

- You may withdraw interest accrued in the term before maturity of that term without penalty.
- A penalty will be imposed for principal withdrawals before maturity. The fee imposed will equal \$100.00 plus six months interest on the amount withdrawn.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. 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.

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

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).

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). If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be a 6 Month Flex CD, beginning on the maturity date. The interest rate will be the current rate in effect on the date of renewal for a 6 Month Flex CD.

Grace Period - You will have 10 calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.