

TRUTH-IN-SAVINGS DISCLOSURE

DIRECT INVESTMENT 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 be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$250.00 to open this account.

Transaction limitation on deposits: The maximum amount you may deposit at account opening is \$5,000.00. There are no deposit limitations after that.

Minimum balance to avoid imposition of fees - A service charge fee of \$6.95 will be imposed every statement cycle if the balance in the account falls below \$250.00 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).

To Obtain the Annual Percentage Yield Disclosed – You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

To Maintain the Account – You must maintain a minimum balance of \$0.01 in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

Fees:

A \$5.00 per month/cycle Paper Statement Fee will be charged if you choose to receive a paper account statement.

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.