

(SAVINGS PRODUCTS DISCLOSURE)

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

PERSONAL SAVINGS

Our most popular savings account offers a convenient way to save for your future. This type of account offers competitive rates and ease of access.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: An excess item fee of \$1.00 per pre-authorized transfer will be assessed in excess of six (6) pre-authorized transfers per month.

Account Fees: The following fee applies to this account: ATM Transaction (Foreign): \$1.00/transaction.

CLUB SAVINGS

This savings deposit account is designed to help you meet individual goals which you tailor to meet your needs. Many customers take advantage of the convenient coupon method to save for holiday gifts or for a special purchase.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited to the account annually.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: An excess item fee of \$1.00 per pre-authorized transfer will be assessed in excess of six (6) pre-authorized transfers per month.

KIDSSAVE

This savings account allows children (under 18) and their parents or guardians to save for their future. This account helps young people to understand the value of saving money and teaches them how earning interest can increase their savings.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: An excess item fee of \$1.00 per pre-authorized transfer will be assessed in excess of six (6) pre-authorized transfers per month.

ELEMENTARY SAVINGS

A special savings account program available to students in participating elementary schools. This program helps students understand the principle of interest and value of saving money on a regular basis.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: An excess item fee of \$1.00 per pre-authorized transfer will be assessed in excess of six (6) pre-authorized transfers per month.

OTHER ACCOUNT FEES

The following fees apply to all of our accounts with us:

Research Charge:	\$25.00/hour (One hour minimum)
Online Bill Payment Stop Payment:	\$35.00/request
Online Banking :	Free
24 HR Telephone Banking :	Free
Online Bill Payment Verification:	\$10.00/request

The following fee applies to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Telephone Transfer:	\$2.00/request
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The following fees apply to Consumer Savings Accounts:

Dormant Savings Account:	\$10.00/month after no activity for two years
VISA Check Card:	Free
VISA Check Card replacement:	\$5.00/card
Overdraft Protection:	Free
Undeliverable Statement:	\$3.00/occurrence
Copy of Statement w/ Images:	\$5.00/request
Copy of Statement without Images:	\$1.00/request
Statement Reconciliation:	\$25.00/hour

Member

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