Truth in Savings Disclosure

Terms following a 🗌 apply only if checked.			
Acct: Everyday Bnkg	Acct #:	Date:	
□ The interest rate and annual percentage yield stat rate and yield information please call us at 866-420		te printed above. If you we	ould like more current
This disclosure contains the rules which govern your used in this disclosure should be construed so that t	•		•
☐ The interest rate for your account is	% with an annual percentage		6. We will pay this
	. We will not decrease this	rate unless we first give y	ou at least 30 days
notice in writing. The interest rate and annual percentage yield	for your account depend upon the a	nolicable rate tier. We will	nav these rates
	tor your account depend upon the a		pay these rates
We will not decrease these rates unless we first	give you at least 30 days notice in	writing.	
\Box The interest rate for your account is	% with an annual percentag	e yield of %.	Your interest rate
and annual percentage yield may change.			
□ The interest rate and annual percentage yield the percentage of	for your account depend upon the a	pplicable rate tier. The inte	erest rate and annual
percentage yield for these tiers may change.			
Determination of Rate.			
\Box At our discretion, we may change the interest	rate on your account.		
☐ The interest rate for your account	·····		
☐ The fixed initial rate is not determined by this	rule		9
☐ The initial interest rate on your account			
Subsequent rates			
			2
Frequency of Rate Change.			
☐ We may change the interest rate on your acco	punt		
☐ Your initial interest rate will not change			
We may change the interest rate on your account	t at that time and		thereafter.
Limitations on Rate Changes.			
\Box The interest rate for your account will not	by more than	each	
The interest rate will not be less than	% or more than	%.	

The interest rate will not

the interest rate initially disclosed to you.

Minimum Balance Requirements		
I To Open the Account. You must deposit a	at least \$50 to open this ac	count.
 ☑ To Avoid Imposition of Fees. To avoid the imposition of the paper statement □ A of \$ if the balance in the account falls below \$ ☑ A paper statement fee of \$ if the average daily balance for the account The average daily balance is calculated by the number of days in the period. The period 	will be imposed every any day of the 3.00 will be imposed every sint adding the principal in the account for each day	fails below \$500
 To avoid the imposition of the A of \$ transaction (withdrawal, check paid, autor \$ any day of the A of \$ transaction (withdrawal, check paid, autor by adding the principal in the account for e The period we use is To Obtain the Annual Percentage Yield Dis Percentage yield. You must maintain a minimum average 	you must meet will be imposed for natic transfer or payment out of your account) if will be imposed for natic transfer or payment out of your account) if falls below \$ each day of the period and dividing that figure by cclosed. of \$ in the account eac	the average daily balance for the The average daily balance is calculated the number of days in the period. h day to obtain the disclosed annual stain the disclosed annual percentage
figure by the number of days in the period. Compounding and Crediting	The period we use is	
Frequency. Interest Interest will be	be compounded	3
Effect of Closing an Account. If you close accrued interest.	your account before interest is credited, you	receive the

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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. The period we use is

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).
 Interest begins to accrue

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All right	s reserve	ed.			

Bonuses

🗌 You will

as a bonus

of \$

□ To earn the bonus,

. $\hfill\square$ You must maintain a minimum to obtain the bonus.

Transaction Limitations

□ The minimum amount you may deposit is \$

 $\hfill\square$ The minimum amount you may withdraw is \$

During any

, you may not make more than

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

÷.

🗌 You may only make	deposits into your account each	statement cycle.
🗌 You may only make	ATM	your account each statement cycle.
🗌 You may only make	preauthorized transfers	your account each statement cycle.

Additional Terms

The paper statement fee can be avoided by achieving one of the following criteria:

- * Maintaining a \$500 average monthly balance.
- * Receiving an eStatement
- * Conducting 10 or more debit card transactionss each month.
- * Free if you are age 62 or better.

Truth in Savings Disclosure

Terms following a \Box apply only if checked.				
Acct: Student Banking	Acct #:	Date:		
□ The interest rate and annual percentage yield state rate and yield information please call us at 866-420-		date printed above. If	you would like more curren	t
This disclosure contains the rules which govern your used in this disclosure should be construed so that the				
The interest rate for your account is rate notice in writing.	% with an annual percent . We will not decrease t	• •	%. We will pay this t give you at least 30 days	
\Box The interest rate and annual percentage yield for	or your account depend upon th	e applicable rate tier.	We will pay these rates	
We will not decrease these rates unless we first g	ive you at least 30 days notice	in writing.		ì
\Box The interest rate for your account is	% with an annual percent	tage yield of	%. Your interest rate	
and annual percentage yield may change.				
\square The interest rate and annual percentage yield for	or your account depend upon th	e applicable rate tier.	The interest rate and annual	
percentage yield for these tiers may change.				
Determination of Rate.				
\Box At our discretion, we may change the interest r	rate on your account.			
\Box The interest rate for your account				
\square The fixed initial rate is not determined by this r	ule.			
\Box The initial interest rate on your account				
Subsequent rates				
Frequency of Rate Change.				

We may change the interest rate on your account monthly
 Your initial interest rate will not change
 We may change the interest rate on your account at that time and

Limitations on Rate Changes.

 □ The interest rate for your account will not
 by more than
 each

 □ The interest rate will not be less than
 % or more than
 %.

□ The interest rate will not

the interest rate initially disclosed to you.

thereafter.

Minimum Balance Requirements		
I To Open the Account. You must deposit at	least \$25 to open this acco	punt.
To Avoid Imposition of Fees.	fee	
To avoid the imposition of the paper statement \Box A of \$		following requirements:
if the balance in the account falls below \$	will be imposed every	
☑ A paper statement fee of \$3.	any day of the 00 will be imposed every stat	tomost period
if the average daily balance for the account	win be imposed every star	falls below \$500
	dding the principal in the account for each day of	
the number of days in the period. The period		the period and dividing that lighte by
To avoid the imposition of the	you must meet	following requirements:
□ A of \$	will be imposed for	
transaction (withdrawal, check paid, automa	atic transfer or payment out of your account) if th	e balance in the account falls below
\$ any day of the		Č.
□ A of \$	will be imposed for	
transaction (withdrawal, check paid, automa	tic transfer or payment out of your account) if th	e average daily balance for the
		ne average daily balance is calculated
by adding the principal in the account for eac The period we use is	ch day of the period and dividing that figure by th	ne number of days in the period.
□ To Obtain the Annual Percentage Yield Discl	osed.	
You must maintain a minimum balance of percentage yield.		day to obtain the disclosed annual
🗌 You must maintain a minimum average da	aily balance of \$ to obta	in the disclosed annual percentage
yield. The average daily balance is calculated	by adding the principal in the account for each o	
figure by the number of days in the period. T		*
Compounding and Crediting		
Frequency. Interest Interest will be	be compounded	3
Effect of Closing an Account. If you close yo accrued interest.	our account before interest is credited, you	receive the

Balance Computation Method

Daily Balance 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.

□ Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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. The period we use is

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).
 Interest begins to accrue

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Bonuses

🗌 You will

as a bonus

of \$

To earn the bonus,

.
You must maintain a minimum to obtain the bonus.

Transaction Limitations

□ The minimum amount you may deposit is \$

□ The minimum amount you may withdraw is \$

During any

, you may not make more than

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make	deposits into your account e	each statement cycle.
🗌 You may only make	АТМ	your account each statement cycle.
🗌 You may only make	preauthorized transfers	your account each statement cycle.

Additional Terms

The Student Banking account will be available to any student up to the age of 24. * Accounts will be converted to Everyday Banking either when the student notifies the Bank of their graduation, they are no longer a student, or the month following the individual's 24th birthday - whichever is first.

The paper statement fee can be avoided by achieving one of the following criteria:

- * Maintaining a \$500 average monthly balance
- * Receiving an eStatement
- * Conducting 10 or more debit card transactions each month.

Additional Benefit:

Student Banking accountholders will enjoy the refund of their foreign ATM transaction fees (ATM transactions that are completed at non-Bank of Botetourt ATMs) for the duration of the Student Banking account. NOTE Foreign ATM fees will be refunded on the last business day of each month.

Truth in Savings Disclosure

Terms following a \Box apply only if checked.

Acct: Alliance Bnkg

Acct #:

Date:

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 866-420-2265

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

□ FIXED RATE

\Box The interest rate for your account is	% with an annual percentage yield of	%. We will pay this
rate	. We will not decrease this rate unless we first	give you at least 30 days
notice in writing.		

□ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at least 30 days notice in writing.

X VARIABLE RATE

oxtimes The interest rate for your account is	.10 % with an annual percentage yield of	.10 %. Your interest
rate and annual percentage yield may change.		

□ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate.

- X At our discretion, we may change the interest rate on your account.
- \Box The interest rate for your account
- \Box The fixed initial rate is not determined by this rule.
- □ The initial interest rate on your account

Subsequent rates

Frequency of Rate Change.

☑ We may change the interest rate on your account monthly☑ Your initial interest rate will not change

We may change the interest rate on your account at that time and

Limitations on Rate Changes.

 □ The interest rate for your account will not
 by more than
 each

 □ The interest rate will not be less than
 % or more than
 %.

 \Box The interest rate will not

the interest rate initially disclosed to you.

thereafter.

Minimum Balance R	equirements		
oxtimes To Open the Account.	You must deposit at least \$5	0 to open this accour	nt.
□ To Avoid Imposition of	f Fees.		
To avoid the imposition of	f the	you must meet	following requirements:
□ A	of \$	will be imposed every	
if the balance in the ac	ccount falls below \$	any day of the	
□ A	of \$	will be imposed every	
if the average daily bal	ance for the	fa	alls below \$
The average daily bala	nce is calculated by adding th	e principal in the account for each day of th	ne period and dividing that figure by
the number of days in	the period. The period we use	e is .	
To avoid the imposition of	f the	you must meet	following requirements:
\Box A	of \$	will be imposed for	
transaction (withdrawa	al, check paid, automatic tran	sfer or payment out of your account) if the	balance in the account falls below
\$	any day of the		
□ A	of \$	will be imposed for	
transaction (withdrawa	al, check paid, automatic trans	sfer or payment out of your account) if the	average daily balance for the
		falls below \$. The	average daily balance is calculated
by adding the principal The period we use is	in the account for each day o	of the period and dividing that figure by the .	number of days in the period.
X To Obtain the Annual I	Percentage Yield Disclosed.		
	a minimum balance of \$	in the account each da	ay to obtain the disclosed annual
percentage yield.			
_ 0,	a minimum average daily bala	ance of \$ 1,250 to obtain	the disclosed annual percentage
	• •	ling the principal in the account for each da	
, 0	of days in the period. The period	• • •	
			-

Compounding and Crediting

Frequency. Interest will Interest will be credited to the account monthly

be compounded monthly

Effect of Closing an Account. If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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. The period we use is monthly

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).

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Bonuses

☐ You will

as a bonus

of \$

 \Box To earn the bonus,

. 🗌 You must maintain a minimum

to obtain the bonus.

Transaction Limitations

 \Box The minimum amount you may deposit is \$

 \Box The minimum amount you may withdraw is \$

□ During any

, you may not make more than

.

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make	deposits into your account each statement cycle.		
\Box You may only make	ATM	your account each statement cycle.	
\Box You may only make	preauthorized transfers	your account each statement cycle.	

Additional Terms

A \$15.00 monthly maintenance fee will be assessed per statement period if the daily balance in deposits and/or loans of \$10,000 is not maintained. Loan balances, not loan amounts are included in the daily balance calculation.

Alliance Banking account holders will enjoy unlimited refund of foreign ATM transaction fees (ATM transactions that are completed at non-Bank of Botetourt ATM's) each statement cycle. NOTE: Foreign ATM fees will be refunded on the last business day of each month.

Truth in Savings Disclosure

Terms following a \Box apply only if checked.

Acct: Timeless Bnkg

Acct #:

Date:

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 866-420-2265

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

□ FIXED RATE

\Box The interest rate for your account is	% with an annual percentage yield of	%. We will pay this
rate	. We will not decrease this rate unless we first	give you at least 30 days
notice in writing.		

□ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at least 30 days notice in writing.

X VARIABLE RATE

oxtimes The interest rate for your account is	.05 % with an annual percentage yield of	.05 %. Your interest
rate and annual percentage yield may change.		

□ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate.

- X At our discretion, we may change the interest rate on your account.
- \Box The interest rate for your account
- $\hfill\square$ The fixed initial rate is not determined by this rule.
- □ The initial interest rate on your account

Subsequent rates

Frequency of Rate Change.

☑ We may change the interest rate on your account monthly☑ Your initial interest rate will not change

We may change the interest rate on your account at that time and

Limitations on Rate Changes.

 □ The interest rate for your account will not
 by more than
 each

 □ The interest rate will not be less than
 % or more than
 %.

 \Box The interest rate will not

the interest rate initially disclosed to you.

thereafter.

Minimum Balance Require	ments		
I To Open the Account. You mu	ust deposit at least \$50) to open this	account.
oxtimes To Avoid Imposition of Fees.			
To avoid the imposition of the ma	aintenance fee	you must meet the	following requirements:
	of \$	will be imposed every	/
if the balance in the account f	alls below \$	any day of the	
imes A maintenance fee	of \$7.00	will be imposed every	v statement period
if the average daily balance fo	or the account		falls below \$750 .
The average daily balance is o	alculated by adding the	principal in the account for each d	ay of the period and dividing that figure by
the number of days in the per	iod. The period we use	is monthly	
To avoid the imposition of the		you must meet	following requirements:
□ A	of \$	will be imposed for	
transaction (withdrawal, chec	k paid, automatic trans	fer or payment out of your account)) if the balance in the account falls below
\$ any	/ day of the		
	of \$	will be imposed for	
transaction (withdrawal, chec	k paid, automatic trans	fer or payment out of your account)) if the average daily balance for the
	f	alls below \$. The average daily balance is calculated
by adding the principal in the	account for each day of	f the period and dividing that figure	by the number of days in the period.
The period we use is			
X To Obtain the Annual Percent	age Yield Disclosed.		
🗌 You must maintain a minin	•	in the account e	each day to obtain the disclosed annual
percentage yield.			
X You must maintain a minin	num average daily balar	nce of \$ 750 to	obtain the disclosed annual percentage
yield. The average daily balan	ce is calculated by addi	ng the principal in the account for e	each day of the period and dividing that
figure by the number of days i	in the period. The perio	d we use is monthly	

Compounding and Crediting

Frequency. Interest will Interest will be credited to the account monthly

be compounded monthly

Effect of Closing an Account. If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

X Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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. The period we use is monthly

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).

Bonuses

□ You will

as a bonus

of \$

 \Box To earn the bonus,

. 🗌 You must maintain a minimum

to obtain the bonus.

Transaction Limitations

 \Box The minimum amount you may deposit is \$

 \Box The minimum amount you may withdraw is \$

During any

, you may not make more than

.

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make	deposits into your account each statement cycle.		
🗌 You may only make	ATM	your account each statement cycle.	
\Box You may only make	preauthorized transfers	your account each statement cycle.	

Additional Terms

Timeless Banking account holders will enjoy the refund of 3 foreign ATM transaction fees (ATM transactions that are completed at non-Bank of Botetourt ATM's) each statement cycle. NOTE Foreign ATM fees will be refunded on the last business day of each month.