Terms following a ☐ apply only if checked.	☐ The interest rate will not be less than 9
Acct: 1 - 11 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	
The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	✓ Frequency - Interest will not     ✓ b
5	compounded on the account
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.	Interest will be credited at maturity  Withdrawal of Interest Before Maturity. The annual
FIXED RATE:	percentage yield assumes that interest remains on deposit unt
☑ The interest rate for your account is40 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of40 %. We will pay	Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account.
these rates	before interest is credited, you will receive
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	☐ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 2,500 to open this account.
Your interest rate and annual percentage yield may change.	
_	∑ To Obtain the Annual Percentage Yield Disclosed.     ∑ You much maintain a minimum to be a second of the control of
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$2,500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	☐ You must maintain a minimum average daily balance of
<ul> <li>☐ At our discretion, we may change the interest rate on your account.</li> <li>☐ The interest rate for your account</li> </ul>	\$ to obtain the disclosed annual percentage yield. 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
<del></del>	BALANCE COMPUTATION METHOD:
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	☑ 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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on the specified date chosen
Limitations on Rate Changes:	Your account will mature in
☐ The interest rate for your account will not	We may accelerate the maturity or call this account, at our
by more than each	option.

The second of th	☐ You may make unlimited deposits into your account.
Your account has no definite maturity date. To withdraw any	You may not make any deposits into your account until
or part of this deposit without penalty, we must receive at leastwritten notice from	maturity.
you of your intention to make a withdrawal. The notice must	☐ The minimum amount you can deposit is \$
specify the exact amount and date of the intended withdrawal.  Interest will no longer accrue after the withdrawal date specified	The maximum amount you can deposit is \$
in your notice on the amount specified in your notice. We may	The maximum amount you can appear to \$2
in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The	
date of intended withdrawal of the last funds in the account, or	
the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	RENEWAL POLICY:
	☐ Single Maturity: This account will not renew automatically at
Principal:	maturity. If you do not renew the account,
	maturity. If you do not renew the account,
	Automatic Renewal: This account will automatically renew
- Indonesia	at maturity.
Interest:	X You will have ten (10) days
	after the maturity date to withdraw funds without penalty.
	☐ Exceptions to Automatic Renewal: This account will not
☐ Interest Timing: You can withdraw interest	renew if you withdraw the funds on the maturity date or if we
microst Thining. Fod dair William Microst	receive written notice from you on or before the maturity date of your intention not to renew.
	There is no grace period following the maturity of this account to withdraw funds without penalty.
	account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty $\square$ may $\boxtimes$ will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
☐ Seven days' interest on the amount withdrawn if the	☐ Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
🗵 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
☐ 90 days' interest on the amount withdrawn	X Same Interest Calculation: Interest will be calculated on the
☐ 30 days' interest on the amount withdrawn	same basis as during the original term.
	☐ Different Interest Calculation: The interest rate will
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	
	BONUSES:
	☐ You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum
amount you withdraw.	to obtain the bonus.
If you withdraw some of your funds before maturity, the	
interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of	
·	
☐ Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.	☑ PRE-MATURITY NOTICE: Your account will mature or
the account below the required minimum initial deposit or	a predetermined date . If the account renews, the new
balance and calculate the amount of the penalty accordingly.	maturity date will be the identical period of time as the original
In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires.	☐ The interest rate for the renewed account will be
the waiver of the early withdrawal penalty. Other exceptions	
palance and calculate the amount of the penalty accordingly.  In certain circumstances, such as the death or incompetence of an account owner, 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.	%.
Additions to account:	In the interest rate and annual percentage yield have no
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity to leave the interest
☐ You may only make deposits into your account	Please call <u>your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.
	☐ ADDITIONAL TERMS:

Terms following a ☐ apply only if checked.	☐ The interest rate will not be less than%
Acct: 12 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	
In the interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	Frequency - Interest will be
5	compounded on the account quarterly
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	Interest will be credited quarterly
singular includes the plural and the plural includes the singular.	Withdrawal of Interest Before Maturity. The annual
▼ FIXED RATE:	percentage yield assumes that interest remains on deposit until
☑ The interest rate for your account is	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
	the accrued interest.
☐ VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	☑ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	▼ You must maintain a minimum balance of  ▼ You must maintain a m
account depend upon the applicable rate tier. The interest	\$500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on	to obtain the displaced enough
your account.  The interest rate for your account	\$ to obtain the disclosed annual percentage yield. 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
	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of	<u> </u>
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on the specified date chosen
Limitations on Rate Changes:	Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	— The many of the mile account, at our
by more thaneach	option,

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	<ul> <li>☐ You may make unlimited deposits into your account.</li> <li>☑ You may not make any deposits into your account until maturity.</li> <li>☐ The minimum amount you can deposit is \$</li></ul>
7777040	maturity. If you do not renew the account,
☐ Interest:	Automatic Renewal: This account will automatically renew at maturity.
	You will have <u>ten (10)</u> days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	☐ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:  A penalty ☐ may ☒ will be imposed for withdrawals before maturity. The penalty will be an amount equal to:  ☐ Seven days' interest on the amount withdrawn if the	RENEWAL TERMS:  Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.  Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.  180 days' interest on the amount withdrawn  90 days' interest on the amount withdrawn  30 days' interest on the amount withdrawn	, beginning on the maturity date.  RENEWAL INTEREST CALCULATION:  Same Interest Calculation: Interest will be calculated on the same basis as during the original term.
So days interest on the amount withdrawn	☐ Different Interest Calculation: The interest rate will
The interest rate we will use to calculate the interest	
forfeiture will be:	BONUSES:
	You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum
amount you withdraw.	to obtain the bonus.
If you withdraw some of your funds before maturity, the	
interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of %.	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.  ADDITIONS TO ACCOUNT:  You may make no more than deposits into your account each	<ul> <li>☑ PRE-MATURITY NOTICE: Your account will mature on a predetermined date If the account renews, the new maturity date will be the identical period of time as the original .</li> <li>☐ The interest rate for the renewed account will be % with an annual percentage yield of %.</li> <li>☑ The interest rate and annual percentage yield have not yet been determined. They will be available on the day of maturity</li> <li>Please call <u>Your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.</li> </ul>
	ADDITIONAL TERMS:

Terms following a  apply only if checked.	☐ The interest rate will not be less than %
Acct: 13 - 17 Mo CD	or more than%.
Acet #:	☐ The interest rate will not
Date:	
The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	▼ Frequency - Interest will be a property of the prop
5	compounded on the account quarterly
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.	Interest will be credited quarterly
Singular includes the plurar and the plurar includes the singular.    X   FIXED RATE:	☑ Withdrawal of Interest Before Maturity. The annua
<del>-</del>	percentage yield assumes that interest remains on deposit unti
☐ The interest rate for your account is	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	☐ Required Interest Distribution. This account requires the
_	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
	the accrued interest.
□ VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least  ■ To Open the Account.  ▼ To Open the Account.
with an annual percentage yield of %.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change,	☐ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	$\square$ You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on your account. ☐ The interest rate for your account	\$ to obtain the disclosed annual percentage yield. 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 interest rate for your account	The period we use is
	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on the specified date chosen .
Limitations on Rate Changes:	☐ Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,

☐ Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at leastwritten notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	<ul> <li>☐ You may make unlimited deposits into your account.</li> <li>☑ You may not make any deposits into your account until maturity.</li> <li>☐ The minimum amount you can deposit is \$</li></ul>
	maturity. If you do not renew the account,
☐ Interest:	Automatic Renewal: This account will automatically renew at maturity.
	$oxtimes$ You will have $ ext{ten } (10)$ days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	☐ Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	<ul> <li>There is no grace period following the maturity of this account to withdraw funds without penalty.</li> </ul>
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty $\square$ may $\boxtimes$ will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
$\square$ Seven days' interest on the amount withdrawn if the	Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
☐ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
☐ 90 days' interest on the amount withdrawn	Same Interest Calculation: Interest will be calculated on the
30 days' interest on the amount withdrawn	same basis as during the original term.
270 days interest on the amount withdrawn	Different Interest Calculation: The interest rate will
The interest rate was will use to adoult the interest	
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	BONUSES:
	☐ You will
<u> </u>	
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum
amount you withdraw.	to obtain the bonus.
If you withdraw some of your funds before maturity, the	
interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of %.	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.  ADDITIONS TO ACCOUNT:	▼ PRE-MATURITY NOTICE: Your account will mature on a predetermined date . If the account renews, the new maturity date will be the identical period of time as the original
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity .
☐ You may only make deposits into your account	Please call <u>Your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.  ADDITIONAL TERMS:

Terms following a 🗌 apply only if checked.	☐ The interest rate will not be less than
Acct: 18 - 23 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	
The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	X Frequency - Interest will be
5	compounded on the account quarterly
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	Interest will be credited quarterly
singular includes the plural and the plural includes the singular.	Withdrawal of Interest Before Maturity. The annua
X FIXED RATE:	percentage yield assumes that interest remains on deposit unt
The interest rate for your account is55 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	Required Interest Distribution. This account requires the
this rate for the term of the account .	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	Effect on Closing an Account. If you close your accoun
these rates	before interest is credited, you will receive
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	☐ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$ 500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on your account.	\$to obtain the disclosed annua percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that fluxes by the period and dividing that f
☐ The interest rate for your account	and dividing that figure by the number of days in the period The period we use is
	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on the specified date chosen
Limitations on Rate Changes:	Your account will mature in
The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,
27 more than cach	Option,

☐ Your account has no definite maturity date. To withdraw any	☐ You may make unlimited deposits into your account.
or part of this deposit without penalty, we must receive at least	☑ You may not make any deposits into your account until
you of your intention to make a withdrawal. The notice must	maturity.
specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or	☐ The minimum amount you can deposit is \$ ☐ The maximum amount you can deposit is \$
the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	RENEWAL POLICY:
Principal:	☐ Single Maturity: This account will not renew automatically at
	maturity. If you do not renew the account,
☐ Interest:	Automatic Renewal: This account will automatically renew at maturity.
	$\boxtimes$ You will have $\underline{\text{ten (10)}}$ days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	☐ Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	☐ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty $\square$ may $\boxtimes$ will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
☐ Seven days' interest on the amount withdrawn if the	Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
☐ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:  Same Interest Calculation: Interest will be calculated on the
<ul> <li>90 days' interest on the amount withdrawn</li> <li>30 days' interest on the amount withdrawn</li> </ul>	same basis as during the original term.
270 days interest on the amount withdrawn	☐ Different Interest Calculation: The interest rate will
270 days litteless off the amount withdrawn	
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	
Torrestate will be.	BONUSES:
	☐ You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	You must maintain a minimum
amount you withdraw.	of \$
☐ If you withdraw some of your funds before maturity, the	to obtain the bonus.
interest rate for the remaining funds in your account will be	To earn the bonus,
% with an annual percentage yield of	: <u></u>
%.	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in	a predetermined date . If the account renews, the new
the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account	maturity date will be the identical period of time as the original
balance and calculate the amount of the penalty accordingly.	☐ The interest rate for the renewed account will be
any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.	% with an annual percentage yield of
may also apply, for example, if this is part of an IRA or other	%.
tax-deferred savings plan. ADDITIONS TO ACCOUNT:	In the interest rate and annual percentage yield have not
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity .
☐ You may only make deposits into your account	Please call <u>Your nearest branch</u> to learn the interest
	rate and annual percentage yield for your new account.
	☐ ADDITIONAL TERMS:

Terms following a ☐ apply only if checked.	☐ The interest rate will not be less than %
Acct: 24 - 29 Mo CD	or more than%.
Acct #: 1324564	☐ The interest rate will not
Date:03/22/2021	the interest ante initially disclosed to
The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	Frequency - Interest will be
5	compounded on the account quarterly
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.	Interest will be credited quarterly  Withdrawal of Interest Before Maturity. The annual
☑ FIXED RATE:	percentage yield assumes that interest remains on deposit until
☑ The interest rate for your account is65 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	☐ Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	
	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account  ☐ The continue of the continu
these rates	before interest is credited, you will receive
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$ 500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on	\$ to obtain the disclosed annua
your account.  The interest rate for your account	\$ to obtain the disclosed annua percentage yield. 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
7	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
✓ Your initial interest rate will not change for the term of	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on <u>the specified date chosen</u> .
Limitations on Rate Changes:	☐ Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least ——written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	<ul> <li>☐ You may make unlimited deposits into your account.</li> <li>☑ You may not make any deposits into your account until maturity.</li> <li>☐ The minimum amount you can deposit is \$</li></ul>
Principal:	☐ Single Maturity: This account will not renew automatically at maturity. If you do not renew the account,
	maturity. If you do not renew the decount,
	Automatic Renewal: This account will automatically renew at maturity.
	You will have ten (10) days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	☐ Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	☐ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:  A penalty ☐ may ☒ will be imposed for withdrawals before maturity. The penalty will be an amount equal to:  ☐ Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.	RENEWAL TERMS:  Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.  Different Term: Each renewal term will be
<ul> <li>☐ 180 days' interest on the amount withdrawn</li> <li>☐ 90 days' interest on the amount withdrawn</li> <li>☐ 30 days' interest on the amount withdrawn</li> <li>☒ 270 days interest on the amount withdrawn</li> </ul>	RENEWAL INTEREST CALCULATION:  Same Interest Calculation: Interest will be calculated on the same basis as during the original term.  Different Interest Calculation: The interest rate will
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	BONUSES:
	You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum
amount you withdraw.	to obtain the bonus.
If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of %.	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.  ADDITIONS TO ACCOUNT:	<ul> <li>☑ PRE-MATURITY NOTICE: Your account will mature on a predetermined date If the account renews, the new maturity date will be the identical period of time as the original The interest rate for the renewed account will be % with an annual percentage yield of %.</li> <li>☑ The interest rate and annual percentage yield have not yet been determined. They will be available on the day of maturity</li> <li>Please call <u>Your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.</li> <li>☑ ADDITIONAL TERMS:</li> </ul>
	ADDITIONAL TERMS:

Terms following a ☐ apply only if checked.	☐ The interest rate will not be less than
Acet: 30 - 35 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	the interest rate initially disclosed to you.
In the interest rate and annual percentage yield stated below	<u>.</u>
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	Frequency - Interest will be
5	compounded on the account quarterly
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and obrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.	Interest will be credited quarterly  Withdrawal of Interest Before Maturity. The annual
X FIXED RATE:	percentage yield assumes that interest remains on deposit until
☐ The interest rate for your account is70 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of70 %. We will pay	☐ Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account.
these rates	before interest is credited, you will received
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	☑ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$ 500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	☐ You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on	to obtain the disclosed annual
your account.  The interest rate for your account	\$ to obtain the disclosed annual percentage yield. 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
	BALANCE COMPUTATION METHOD:
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	☑ 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.
Subsequent rates	The period we use is
	ACCRUAL OF INTEREST ON NONCASH DEPOSITS:
v	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Frequency of Rate Change:  We may change the interest rate on your account	☐ Interest begins to accrue
✓ Your initial interest rate will not change <u>for the term of</u>	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	☐ Your account will mature on the specified date chosen.
Limitations on Rate Changes:	Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,

☐ Your account has no definite maturity date. To withdraw any	☐ You may make unlimited deposits into your account.
or part of this deposit without penalty, we must receive at least	You may not make any deposits into your account until
written notice from	maturity.
you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal.	☐ The minimum amount you can deposit is \$
Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention	☐ The maximum amount you can deposit is \$
terminate this account by mailing a notice to you of our intention	
to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or	
the termination date, is considered to be the maturity date.	
TIME DEPOSIT WITHDRAWAL LIMITATIONS:	RENEWAL POLICY:
Principal:	Single Maturity: This account will not renew automatically at
	maturity. If you do not renew the account,
	Automatic Renewal: This account will automatically renew
Interest:	at maturity.
	You will have ten (10) days after the maturity date to withdraw funds without penalty.
	Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we
☐ Interest Timing: You can withdraw interest	receive written notice from you on or before the maturity date of
	your intention not to renew.
	There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty  may  will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
Seven days' interest on the amount withdrawn if the	☐ Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
☐ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
90 days' interest on the amount withdrawn	Same Interest Calculation: Interest will be calculated on the
30 days' interest on the amount withdrawn	same basis as during the original term.
X 270 days interest on the amount withdrawn	Different Interest Calculation: The interest rate will
-	
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	
Tottellule will be.	BONUSES:
	☐ You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum
amount you withdraw.	to obtain the bonus.
☐ If you withdraw some of your funds before maturity, the	
interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of	7
Minimum Palance Accounts. We reserve the right to treat	
☐ Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.	a predetermined date . If the account renews, the new
minimum balance as a withdrawal of the entire account	maturity date will be the identical period of time as the original
balance and calculate the amount of the penalty accordingly.  In certain circumstances, such as the death or incompetence of	☐ The interest rate for the renewed account will be
balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.	% with an annual percentage yield of
may also apply, for example, if this is part of an IRA or other	%.
ADDITIONS TO ACCOUNT:	The interest rate and annual percentage yield have not
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity
You may only make deposits into your account	Please call <u>Your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.
	□ ADDITIONAL TERMS:

Terms following a 🗌 apply only if checked.	☐ The interest rate will not be less than %
Acct: 36 - 47 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	
In the interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	✓ Frequency - Interest will be
5	compounded on the account quarterly
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and ohrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.	Interest will be credited quarterly
	•
X FIXED RATE:	percentage yield assumes that interest remains on deposit unti
∑ The interest rate for your account is	maturity. A withdrawal of interest will reduce earnings.
	☐ Required Interest Distribution. This account requires the
this rate for the term of the account.	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
NAME OF THE PARTY	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least  1.500
with an annual percentage yield of %.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	☐ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$ 500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on your account.	\$ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period
☐ The interest rate for your account	and dividing that figure by the number of days in the period.  The period we use is
	BALANCE COMPUTATION METHOD:
	☐ Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:  ☐ We may change the interest rate on your account	Interest begins to accrue
Your initial interest rate will not change for the term of your account	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on the specified date chosen
Limitations on Rate Changes:	Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	
by more thaneach	option,

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least — written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.	☐ You may make unlimited deposits into your account.  ☑ You may not make any deposits into your account until maturity.  ☐ The minimum amount you can deposit is \$  ☐ The maximum amount you can deposit is \$
Principal:	Single Maturity: This account will not renew automatically at
	maturity. If you do not renew the account,
☐ Interest:	Automatic Renewal: This account will automatically renew at maturity.
	$\overline{X}$ You will have $\underline{\text{ten (10)}}$ days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	$\hfill\Box$ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty ☐ may ☒ will be imposed for withdrawals before maturity. The penalty will be an amount equal to: ☐ Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.	<ul> <li>✓ Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.</li> <li>☐ Different Term: Each renewal term will be</li></ul>
<ul> <li>☐ 180 days' interest on the amount withdrawn</li> <li>☐ 90 days' interest on the amount withdrawn</li> <li>☐ 30 days' interest on the amount withdrawn</li> <li>☒ 360 days interest on the amount withdrawn</li> </ul>	RENEWAL INTEREST CALCULATION:  Same Interest Calculation: Interest will be calculated on the same basis as during the original term.  Different Interest Calculation: The interest rate will
Ø 300 days interest on the amount withdrawn	
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	
	BONUSES:
	☐ You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum
amount you withdraw.	to obtain the bonus.
☐ If you withdraw some of your funds before maturity, the	
interest rate for the remaining funds in your account will be % with an annual percentage yield of	☐ To earn the bonus,
%.	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.	☑ PRE-MATURITY NOTICE: Your account will mature on a predetermined date . If the account renews, the new maturity date will be the identical period of time as the original .  ☐ The interest rate for the renewed account will be
Applitions to Accoont.	The interest rate and annual percentage yield have not
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity
You may only make deposits into your account	Please call <u>Your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.
	☐ ADDITIONAL TERMS:

Terms following a  apply only if checked.	☐ The interest rate will not be less than
Acct: 48 - 59 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	
The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	✓ Frequency - Interest will be a property of the pro
5	compounded on the account quarterly
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	Interest will be credited quarterly
phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.	Withdrawal of Interest Before Maturity. The annua
X FIXED RATE:	percentage yield assumes that interest remains on deposit until
☑ The interest rate for your account is90 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	☐ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	☐ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield may change.	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$ 500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	☐ You must maintain a minimum average daily balance of
<ul> <li>☐ At our discretion, we may change the interest rate on your account.</li> <li>☐ The interest rate for your account</li> </ul>	\$ to obtain the disclosed annual percentage yield. 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
	BALANCE COMPUTATION METHOD:
	☑ Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature onthe specified date chosen
Limitations on Rate Changes:	Your account will mature on
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	
by more thaneach	option,

Very account has no definite meturity date. To withdraw any	☐ You may make unlimited deposits into your account.
Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least	You may not make any deposits into your account until
written notice from	maturity.
you of your intention to make a withdrawal. The notice must	☐ The minimum amount you can deposit is \$
specify the exact amount and date of the intended withdrawal.	☐ The maximum amount you can deposit is \$
Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention	
terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The	
to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or	
the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	RENEWAL POLICY:
Principal:	☐ Single Maturity: This account will not renew automatically at
	maturity. If you do not renew the account,
	maturity. If you do not rouse me account,
200	Automatic Renewal: This account will automatically renew
	at maturity.
	X You will have ten (10) days
	after the maturity date to withdraw funds without penalty.
	Exceptions to Automatic Renewal: This account will not
Interest Timing: You can withdraw interest	renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of
	your intention not to renew.
	There is no grace period following the maturity of this account to withdraw funds without penalty.
	account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty $\square$ may $\boxtimes$ will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
☐ Seven days' interest on the amount withdrawn if the	☐ Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
90 days' interest on the amount withdrawn	Same Interest Calculation: Interest will be calculated on the
30 days' interest on the amount withdrawn	same basis as during the original term.
X 360 days interest on the amount withdrawn	☐ Different Interest Calculation: The interest rate will
$\square$ The interest rate we will use to calculate the interest	
forfeiture will be:	
	BONUSES:
	☐ You will
	and the same
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	☐ You must maintain a minimum of \$
amount you withdraw.	to obtain the bonus.
☐ If you withdraw some of your funds before maturity, the	☐ To earn the bonus,
interest rate for the remaining funds in your account will be	To earn the bonus,
% with an annual percentage yield of	
%.	☑ PRE-MATURITY NOTICE: Your account will mature or
☐ Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.	a predetermined date . If the account renews, the new
the account below the required minimum initial deposit or	maturity date will be the identical period of time as the original
balance and calculate the amount of the penalty accordingly.	The interest rate for the renewed account will be
an account owner, the law permits, or in some cases requires,	
the waiver of the early withdrawal penalty. Other exceptions	% with an annual percentage yield of
balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.	%.
ADDITIONS TO ACCOUNT:	☑ The interest rate and annual percentage yield have no
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity  Please call <u>your nearest branch</u> to learn the interest
You may only make deposits into your account	rate and annual percentage yield for your new account.
	ADDITIONAL TERMS:

Terms following a  apply only if checked.	☐ The interest rate will not be less than%
Acct: 60 Mo CD	or more than%.
Acct #:	☐ The interest rate will not
Date:	
In the interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	X Frequency - Interest will be
5	compounded on the account quarterly
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and	Interest will be credited quarterly
phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.	Withdrawal of Interest Before Maturity. The annua
☑ FIXED RATE:	percentage yield assumes that interest remains on deposit unti
In the interest rate for your account is1.00 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of1.00 %. We will pay	Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 500 to open this account.
Your interest rate and annual percentage yield may change.	☑ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	V
Determination of Rate:	the disclosed annual percentage yield.
	☐ You must maintain a minimum average daily balance of
□ At our discretion, we may change the interest rate on your account.      □ The interest rate for your account	\$ to obtain the disclosed annual percentage yield. 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.
8	The period we use is
	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of	
your account	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	☑ Your account will mature onthe specified date chosen
Limitations on Rate Changes:	Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,
by more than	-p

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least written notice from	You may make unlimited deposits into your account.  X You may not make any deposits into your account until maturity.
you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.	The minimum amount you can deposit is \$  The maximum amount you can deposit is \$
TIME DEPOSIT WITHDRAWAL LIMITATIONS:	RENEWAL POLICY:
Principal:	Single Maturity: This account will not renew automatically at
	maturity. If you do not renew the account,
Interest:	Automatic Renewal: This account will automatically renew at maturity.
	You will have ten (10) days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	☐ Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	$\hfill\Box$ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty $\square$ may $\boxtimes$ will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
☐ Seven days' interest on the amount withdrawn if the	☐ Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
☐ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
90 days' interest on the amount withdrawn	Same Interest Calculation: Interest will be calculated on the
☐ 30 days' interest on the amount withdrawn	same basis as during the original term.
X 360 days interest on the amount withdrawn	☐ Different Interest Calculation: The interest rate will
☐ The interest rate we will use to calculate the interest	
forfeiture will be:	
	BONUSES:
	You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	You must maintain a minimum
amount you withdraw.	to obtain the bonus.
☐ If you withdraw some of your funds before maturity, the	To earn the bonus,
interest rate for the remaining funds in your account will be % with an annual percentage yield of	☐ To earn the bonus,
٥/,	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.	▼ PRE-MATURITY NOTICE: Your account will mature on a predetermined date  If the account renews, the new maturity date will be the identical period of time as the original
In certain circumstances, such as the death or incompetence of an account owner, 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	The interest rate for the renewed account will be  % with an annual percentage yield of  %.
tax-deferred savings plan.	☐ The interest rate and annual percentage yield have not
ADDITIONS TO ACCOUNT:  You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity
You may only make deposits into your account	Please call <u>your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.
	☐ ADDITIONAL TERMS:

Terms following a <a>\sum_</a> apply only if checked.	☐ The interest rate will not be less than%
Acct: 12 Mo No Pen	or more than%.
Acct #:	☐ The interest rate will not
Date:	
XI The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	✓ Frequency - Interest will be a property of the prop
,	compounded on the account quarterly
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.	Interest will be credited quarterly  Withdrawal of Interest Before Maturity. The annual
X FIXED RATE:	percentage yield assumes that interest remains on deposit until
☑ The interest rate for your account is 1.00 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of 1.00 %. We will pay	☐ Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	☑ Effect on Closing an Account. If you close your account.
these rates	before interest is credited, you will receive
those rates	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 5.000 to open this account.
	<u>-</u>
Your interest rate and annual percentage yield may change.	☑ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	☑ You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$5,000 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on your account.	\$ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period
☐ The interest rate for your account	and dividing that figure by the number of days in the period.
·	The period we use is
<del></del>	BALANCE COMPUTATION METHOD:
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	☑ 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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
✓ Your initial interest rate will not change for the term of	
your account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
andthereafter.	Your account will mature on the specified date chosen
Limitations on Rate Changes:	☐ Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,

☐ Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	<ul> <li>☐ You may make unlimited deposits into your account.</li> <li>☑ You may not make any deposits into your account until maturity.</li> <li>☐ The minimum amount you can deposit is \$</li></ul>
	Automatic Renewal: This account will automatically renew at maturity.
	You will have ten (10) days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	☐ Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
	<ul> <li>There is no grace period following the maturity of this account to withdraw funds without penalty.</li> </ul>
EARLY WITHDRAWAL PENALTY:  A penalty  will be imposed for withdrawals before maturity. The penalty will be an amount equal to:  Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.  180 days' interest on the amount withdrawn  90 days' interest on the amount withdrawn  30 days' interest on the amount withdrawn  The interest rate we will use to calculate the interest forfeiture will be:  We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.  If you withdraw some of your funds before maturity, the	RENEWAL TERMS:    Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.   Different Term: Each renewal term will be, beginning on the maturity date.   RENEWAL INTEREST CALCULATION:   Same Interest Calculation: Interest will be calculated on the same basis as during the original term.   Different Interest Calculation: The interest rate will  BONUSES:   You will   You must maintain a minimum   of \$   to obtain the bonus.
interest rate for the remaining funds in your account will be	□ To earn the bonus, □  ■ PRE-MATURITY NOTICE: Your account will mature on a predetermined date □. If the account renews, the new maturity date will be the identical period of time as the original □. □ The interest rate for the renewed account will be □ % with an annual percentage yield of %.  □ The interest rate and annual percentage yield have not yet been determined. They will be available on the day of maturity
☐ You may only make deposits into your account	Please call <u>your nearest branch</u> to learn the interest rate and annual percentage yield for your new account.  X ADDITIONAL TERMS: You have a one-time opportunity to withdraw up to 100% of the option belongs a possible free.

Terms following a Li apply only if checked.	☐ The interest rate will not be less than
Acct: Stepping Stone 36 Month	or more than%.
Acct #:	☐ The interest rate will not
Date:	
In the interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	
5	compounded on the account quarterly
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.	Interest will be credited quarterly
	Withdrawal of Interest Before Maturity. The annua
X FIXED RATE:	percentage yield assumes that interest remains on deposit unti
☑ The interest rate for your account is75 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of75 %. We will pay	Required Interest Distribution. This account requires the
this rate for the term of the account .	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
	the accrued interest.
☐ VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$ 2,500 to open this account.
Your interest rate and annual percentage yield may change.	∑ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$2,500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	☐ You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on your account. ☐ The interest rate for your account	\$to obtain the disclosed annual percentage yield. 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
	BALANCE COMPUTATION METHOD:
	☑ Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	The period we use is
Y	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Your initial interest rate will not change for the term of the	
account .	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on the specified date chosen
Limitations on Rate Changes:	☐ Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,
•	

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at leastwritten notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	☐ You may make unlimited deposits into your account.  ☐ You may not make any deposits into your account until maturity.  ☐ The minimum amount you can deposit is \$  ☐ The maximum amount you can deposit is \$  ☐ RENEWAL POLICY:  ☐ Single Maturity: This account will not renew automatically at maturity. If you do not renew the account,
	Automatic Renewal: This account will automatically renew
Interest:	at maturity.  You will have ten (10) days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.  There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:  A penalty ☐ may ☒ will be imposed for withdrawals before maturity. The penalty will be an amount equal to:  ☐ Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.  ☐ 180 days' interest on the amount withdrawn  ☐ 90 days' interest on the amount withdrawn  ☐ 30 days' interest on the amount withdrawn  ☒ 360 days inerest on the amount withdrawn based on the rate in effect on the date of withdrawal.	RENEWAL TERMS:  X Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.  Different Term: Each renewal term will be, beginning on the maturity date.  RENEWAL INTEREST CALCULATION:  X Same Interest Calculation: Interest will be calculated on the same basis as during the original term.  Different Interest Calculation: The interest rate will
☐ The interest rate we will use to calculate the interest forfeiture will be:	
Total et all be.	BONUSES:  You will
We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.  If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be	as a bonus  You must maintain a minimum of \$  to obtain the bonus.  To earn the bonus,
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.  ADDITIONS TO ACCOUNT:  You may make no more than deposits into your account each  You may only make deposits into your account	■ PRE-MATURITY NOTICE: Your account will mature on a predetermined date . If the account renews, the new maturity date will be the identical period of time as the original .      □ The interest rate for the renewed account will be
. Expere® ©1992 Bankers Systems, Inc., St. Cloud, MN Form TSD-TIME 6/17/2005	MADDITIONAL TERMS: If rates go up at any time during the term, you can exercise your option to take a one-time rate increase up to 1% for the remainder of the term. (page 2 of 2)

Terms following a apply only if checked.	☐ The interest rate will not be less than
Acct: Stepping Stone 60 month	or more than%.
Acct #:	☐ The interest rate will not
Date:	
In the interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at 866-420-226	▼ Frequency - Interest will b
5	compounded on the account quarterly
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.	Interest will be credited quarterly
	☑ Withdrawal of Interest Before Maturity. The annua
K FIXED RATE:	percentage yield assumes that interest remains on deposit unt
☐ The interest rate for your account is1.00 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	Required Interest Distribution. This account requires the
this rate for the term of the account	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
	the accrued interest.
☐ VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	To Open the Account. You must deposit at least
with an annual percentage yield of%.	\$2,500 to open this account.
Your interest rate and annual percentage yield may change.	☑ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	∑ You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$2,500 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	☐ You must maintain a minimum average daily balance of
☐ At our discretion, we may change the interest rate on	
your account.  The interest rate for your account	\$ to obtain the disclosed annual percentage yield. 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
	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	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.
Subsequent rates	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).
Frequency of Rate Change:	☐ Interest begins to accrue
☐ We may change the interest rate on your account	
Vous initial interest sets will not also use for the torse of the	
Your initial interest rate will not change for the term of the account	
	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on <u>the specified date chosen</u> .
Limitations on Rate Changes:	Your account will mature in
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more thaneach	option,

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least written notice from written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.  TIME DEPOSIT WITHDRAWAL LIMITATIONS:	<ul> <li>☐ You may make unlimited deposits into your account.</li> <li>☐ You may not make any deposits into your account until maturity.</li> <li>☐ The minimum amount you can deposit is \$</li></ul>
	Automatic Renewal: This account will automatically renew at maturity.
Interest:	You will have ten (10) days after the maturity date to withdraw funds without penalty.
☐ Interest Timing: You can withdraw interest	☐ Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.  ☐ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty   may   will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
☐ Seven days' interest on the amount withdrawn if the	Different Term: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
☐ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:  Same Interest Calculation: Interest will be calculated on the
90 days' interest on the amount withdrawn	same basis as during the original term.
<ul> <li>☐ 30 days' interest on the amount withdrawn</li> <li>☐ 360 days interest on the amount withdrawn based on the rate in effect on the date of withdrawal.</li> </ul>	Different Interest Calculation: The interest rate will
rate in effect on the date of withdrawar.	
The interest rate we will use to calculate the interest	
forfeiture will be:	
	BONUSES:
	You will
We will charge the penalty first against any interest then in	as a bonus
the account, and any excess will be deducted from the	You must maintain a minimum
amount you withdraw.	to obtain the bonus.
☐ If you withdraw some of your funds before maturity, the	
interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of	S
%.	PRE-MATURITY NOTICE: Your account will mature on
any withdrawal which would reduce the balance remaining in	a predetermined date . If the account renews, the new
minimum balance as a withdrawal of the entire account	maturity date will be the identical period of time as the original .
In certain circumstances, such as the death or incompetence of	☐ The interest rate for the renewed account will be
an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions	% with an annual percentage yield of
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, 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.	%.
ADDITIONS TO ACCOUNT.	In the interest rate and annual percentage yield have not
☐ You may make no more than deposits	yet been determined. They will be available on the day of
into your account each	maturity  Please call <u>Your nearest branch</u> to learn the interest
☐ You may only make deposits into your account	rate and annual percentage yield for your new account.
	X ADDITIONAL TERMS: If rates go up at any time during the
9	term, you can exercise your option to take a one-time rate
Experie® @1992 Bankers Systems, Inc., St. Cloud, MN Form TSD-TIME 6/17/2005	increase up to 1% for the remainder of the term. (page 2 of 2)