



## MutualBank Sub Account Disclosure

MutualBank may make a change in your checking account that will not affect your available balance, interest earnings, FDIC insurance or bank statement. Your account will consist of a checking sub account and a savings sub account. MutualBank may periodically transfer funds between these two sub accounts. If your account earns interest, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing our other savings accounts.