

TRUTH IN SAVINGS
Investor's Gold Account



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RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to your account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A monthly service charge of \$8.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, will be processed as follows: Electronic items such as ATM and Preauthorized transactions, then checks. Electronic items are processed in the order they are received. Checks are processed in sequential order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. Withdrawals or other transfers from an Investor's Gold account to another account or to third parties by preauthorized, automatic, telephone, computer transfer, check, draft, or similar order to third parties are limited to six per month. A fee of \$5.00 will be assessed for checks and transfers that exceed those permitted within these rules. Activity exceeding authorized limits will convert this account to an interest checking account.

The following fees and charges may be assessed against your account:

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. ATM and one-time debit card transactions will be included as a covered overdraft and will be processed only when you request these transactions to be included. We will charge a returned item fee up to \$35.00 for any item that is returned for non-sufficient funds. If your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5.00 per day. This applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, other electronic means, or account fees including but not limited to bank service fees. There is a limit of \$180.00 on the total fees we can charge you for overdrawing your account per day. We will not charge overdraft fees when your account is overdrawn \$10.00 or less up to 4 consecutive business days. An account closing fee of \$25.00 will be assessed if the account is closed within the first 90 days.