

**TRUTH IN SAVINGS**  
**Statement Savings Account**



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800.382.8031  
bankwithmutual.com

**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 quarterly and will be credited to the account quarterly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$10.00 to open this account. A monthly service charge of \$2.00 will be imposed every month if the average daily balance for the month falls below \$200.00.

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.

You must maintain a minimum daily balance of \$200.00 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: 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. 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.

**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 day after the banking day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**Teen/College Package**

If enrolled in the Teen/College Package, the following terms apply to your account and supersede any contradictory terms herein for the duration of your enrollment under the Teen/College Package or until you reach the age of 23, whichever comes first.

Minimum opening balance is \$10.00. No monthly service charges or minimum account balance requirements apply to accounts in the Teen/College Package. Upon reaching the age of 23, the Teen/College Package will be removed and your account will be subject to the standard Statement Savings Account terms and conditions described herein, including any applicable service charges and minimum account balance requirements.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.