FIRST NATIONAL BANK
Member FDIC

SERVING YOUR NEEDS

INFORMATION FOR OPENING AN ACCOUNT

To help government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. *When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents.*

PROTECTING YOUR IDENTITY

Never disclose your Personal Identification Number (PIN) or password to anyone. Our employees will never ask you for your PIN, and we will not send unsolicited emails to you requesting personal information.

FUNDS AVAILABILITY DISCLOSURE

Our policy is to make funds from your cash and check deposits available to you on the next business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. An item received after the time specified in the applicable availability of funds notice for such banking location shall be deemed received the next business day. First National Bank reserves the right to post all deposits, including deposits of cash and of items drawn on it, not later than midnight of its next business day after their actual receipt by a Bank teller during regular banking hours for such banking location, or at any later time allowed by law, and First National Bank shall not be liable for damages, claims and/or expenses due to any item presented during any time period allowed herein.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, may be available on the next business day.

If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

OVERDRAFT PRIVILEGE

As a service to account holders and to help avoid the significant fees that may be charged by third parties for unpaid items, First National Bank strives to pay account holders' overdrafts when possible. First National Bank is obligated to operate in accordance with all safety and soundness standards. Therefore, a continual evaluation of all accounts is performed to determine if it is financially sound to honor items that may cause an overdraft situation for a particular account. Continual evaluation determines if an account meets eligibility requirements and if the account is considered to be in good standing. In order for First National Bank to authorize and pay overdrafts on checks, automatic bill payments and other transactions made using a checking account, the following good standing and eligibility requirements must be met before the Overdraft Privilege will be placed on the checking account. Your account is in good standing if:

(1) You demonstrate responsible account management such as making regular deposits to bring your account to a positive balance at least once every 20 days (including the payment of all bank fees and charges).
(2) You avoid excessive overdrafts suggesting the use of Overdraft Privilege as a continuing line of credit.
(3) You have no legal orders, levies or liens against your account.

Eligibility Requirements:

(1) Consumer Checking Account holders must OPT IN each checking account they wish to be part of this discretionary service by contacting the institution and expressing this preference for each checking account.
(2) The discretionary service will not be effective on each checking account number OPTED IN by the account holder until after 60 calendar days. If the 60th calendar day falls on a non-business day Overdraft Privilege will be added on the next business day.
(3) Overdraft fees will be charged and items will not be covered under Overdraft Privilege during the 60 calendar day time frame. The account holder is responsible for placing an optional overdraft protection plan on each account, such as a savings account or a demand deposit loan, if they wish to have items honored during this time frame.
(4) The account holder has the option to OPT OUT of this program if they wish to no longer have Overdraft Privilege placed on the checking account. The account holder must contact the institution and express this preference for each checking account.

When an overdraft occurs in your account, you may receive a notice in the mail each time items are paid or returned. The notice will show the check number, amount and the NSF fee. You will need to subtract the total fees when balancing your checkbook. Overdrafts above and beyond your established Overdraft Privilege limit may result in transaction(s) being returned to the payee.

First National Bank is not obligated to cover any items, defined as checks, ATM withdrawals, Point of Sale (POS) or debit card transactions, preauthorized debits, or any other electronic transactions, presented for payment if the account does not contain sufficient collected and/or available funds. Service charges assessed for items presented against the account, does not obligate First National Bank to pay said request for funds, nor does it obligate First National Bank to provide prior written notice of the decision to refuse payment.

Should a check be submitted or a transaction be made for funds exceeding what is available in the account, pursuant to the Depositor's Account Agreement, the account holder is responsible

for the amount of any overdraft and applicable fees. It is the obligation of the account holder to keep their account in good standing and to bring their account to a positive balance should an overdraft situation occur, without notice or demand from the institution within 20 days. If, thereafter, your account has not been brought to a positive balance, we may suspend your account and take other steps to recover the funds. To help you manage your account, the total fees you have paid for NSF items (both paid and returned) during the current month and for the year to date, will be reflected on your monthly checking statement.

Access Points	Is my Overdraft Privilege Limit Available?	Does the Balance Provided Reflect my Overdraft Privilege Limit?
Teller	**No**	**No**
Writing a Check	**Yes**	**No**
Debit Card (Recurring Transactions*)**	**Yes**	**No**
Online Banking Transfers/Bill Pay	**Yes**	**No**
Telephone Banking Transfers	**Yes**	**No**
ACH Auto Debit	**Yes**	**No**
Telephone Banking	**Yes**	**No**

*** Any time a transaction is initiated using a debit card number for a payment that is to occur more than once. For example, membership dues or monthly bills.

The best way to avoid overdrafts and returned check fees is to manage your account so you do not overdraw it. However, if a mistake occurs, First National Bank offers additional ways to cover overdrafts in addition to Overdraft Privilege. Also, please be aware that the order of an items payment may create multiple overdrafts during a single banking day for which you will be charged our standard NSF fee of $35 (per item) paid or returned plus an 18% APR* which will be deducted from your account. There is no additional cost associated with this privilege unless you use it.

Ways to Cover Overdrafts at First National Bank	Associated Fees
Responsible Account Management	**$0**
Demand Deposit Loan Line of Credit**	**$5.00 + 18% APR***
Link to a Savings Account	**$10.00 each transfer**
Overdraft Privilege	**Standard NSF fee of $35 for each item + 18% APR***

* Annual Percentage Rate subject to change without notice. ** Subject to credit approval.

OPT IN REQUIRED

If the account holder would prefer that First National Bank honor debit card one-time purchases and ATM withdrawals when there are not sufficient funds in the account, the account holder must OPT IN for this discretionary service by contacting the institution and expressing this preference. Without this discretionary service, ATM withdrawals and debit card one time purchases will be denied at the point of sale.

Access Points	Is my Overdraft Privilege Limit Available?	Does the Balance Provided Reflect My Overdraft Privilege Limit?
Debit Card One Time Purchase	**Opt In Required**	**No**
ATM Withdrawal	**Opt In Required**	**No**

The Depositor's Account Agreement prescribes the duties, obligations and rights of the Depositor, as well as the Authorized Signatories and the institution with regard to the account. The terms of the Depositor's Account Agreement supersedes the overdraft policy in any potential conflict of interests.

If you would like to have this service removed from your account, please call 1-877-380-8573.

IMPORTANT INFORMATION ABOUT CASH REPORTING REQUIREMENTS FOR BANKS UNDER THE BANK SECRECY ACT

First National Bank understands that most cash transactions are legitimate and that our customers are not involved in criminal activities. However, federal laws require that we obtain specific information from you when conducting certain cash transactions. (Cash consists of currency and coin, both domestic and foreign).

In an effort to keep you informed of important regulatory policies and requirements, we have compiled the following information regarding cash transactions. We value your relationship with us and hope that you find this information helpful. If you have any questions on this or any other regulatory subject, please do not hesitate to call your branch or your banker.

Cash Transactions exceeding $10,000: Federal law requires that all banks file a form know as a Currency Transaction Form (commonly referred to as a CTR) whenever a customer conducts transactions greater than $10,000 in cash on any given day. This includes cash deposits or withdrawals to multiple accounts or any combination of cash transactions (including checks cashed) by the same customer that, in total adds up to more than $10,000.

This is not a new reporting requirement. This requirement was implemented in 1970 under the Bank Secrecy Act. It does not in any way imply or suggest that the customer is engaging in criminal or suspicious activity. In fact, the filing of a CTR is a common routine event.

The information that is necessary for the bank to complete the CTR for both the person conducting the transaction and the affected account is the full name, permanent address, social security number, occupation and date of birth. In addition, the bank is required to examine and record at least one form of identification. Non-resident aliens without a social security number are required to provide an official document issued in their country.

For business transactions, the information required to be reported on the CTR is the full name of the business, the permanent address and the federal employer identification number/tax identification number. The bank must also have the identifying information of the person conducting the transaction.

If you have a need to conduct a cash transaction that exceeds the reporting threshold, we recommend that you conduct the transaction and provide the bank with the required information. The filing of a CTR is a common and routine event for all banks. The filing of this form in no way implies or suggests that you are engaging in any illegal activity.

It is important that you understand that attempts to avoid the filing of a CTR by breaking transactions into amounts under the reporting amount, commonly referred to as structuring, is a violation of federal law.

Cash Purchases of Monetary Instruments: Federal law requires all banks to obtain certain information on all cash sales of monetary instruments between $3,000 and $10,000. Monetary instruments are official checks, cashier's checks, money orders, traveler's checks, and certain types of gift cards and other stored value cards. The information that the bank is required to obtain is your name, permanent address, social security number, date of birth, as well as the date of the transaction, the type and serial number of the instruments sold and the amount of cash involved. If the information is not provided, the bank has the right to refuse your transaction. Federal laws, including the Bank Secrecy Act, require that the bank obtain this information on these types of cash and monetary instrument transactions. The purpose of the Bank Secrecy Act and other anti-money laundering laws is to help the U. S. Department of Treasury and law enforcement in their fight against criminal offenses, including money laundering, and terrorist financing.

TERMS AND CONDITIONS NOT DISCLOSED OTHER ACCOUNT OPENING DOCUMENTS

Changes In Account Ownership, Address and Authorized Signers:

You agree to notify us immediately in writing of any change in your name, address, business capacity (e.g., sole proprietor to corporation), or the authorized signers on your account. We may require a new signature card before any change in ownership or authorized signers becomes effective. If the authorized persons on your account change, we may continue to honor items and instructions given earlier by any previously authorized person(s) until we receive specific notice from you in writing not to do so. In some instances, we may require you to close your account or provide us with stop payment orders in order to prevent transactions from occurring. There may be a delay in implementing a change in the authorized persons on our records, and you agree that we will be given a reasonable opportunity to make the changes necessary.

Arbitration: All disputes, claims or controversies arising from or related to this Agreement, its enforcement or our services, except

claims subject to the jurisdiction of the small claims court shall be settled by arbitration administered by the American Arbitration Association, in accordance with Title 9 of the United States Code and the Commercial Arbitration Rules of the American Arbitration Association. If litigation is commenced by either party, demand for arbitration must be made within 30 days of service of the complaint on the party demanding arbitration. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitration rules permit you to request deferral or reduction of the administrative fees of arbitration if paying them would cause you a hardship. You and we agree that the arbitrator(s) may conduct some or all of the arbitration by telephone if the arbitrator(s) find that doing so is appropriate given the location of the parties and the amount in question. Each party waives all right to a trial by jury in any dispute related to this agreement or to a related service.

Unclaimed or Abandoned Property: Under the Texas unclaimed property laws, banks are required to preserve certain accounts and property which become inactive (dormant). An account is inactive if for more than one year there has not been a debit or credit by the account holder, or communication from the account owner. After the account becomes dormant, the bank will maintain the account until the account or property is remitted to the State. After the bank has surrendered the funds or property to the state, the bank will no longer have any liability with the account or property.

Stale Dated Checks: Under the Texas Business and Commerce Code Chapter 4, the bank is under no obligation to pay a check that is presented more than six month after its date, but may charge its customer's account for a payment made thereafter in good faith.

FDIC Insurance: All funds in a "noninterest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least $250,000 available to depositors under the FDIC's general deposit insurance rules. The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does *not* include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts. When converting a noninterest-bearing account to an interest bearing account, this will limit the amount of FDIC insurance coverage and it will be capped at $250,000. Please visit www.fdic.gov for details.

Notice of Negative Information: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Actions on Compromised Accounts: To help mitigate loss exposure for our customers and the bank, the bank may or will take the following actions when an account is compromised:

- Any account(s) that have been compromised by unauthorized or fraudulent activity will be closed. If you decline this action and want to leave your account open, we shall not be liable to you for subsequent losses on the account due to unauthorized activity and we may require you to indemnify us for any losses we incur as well.
- Dishonor any items you have indicated may be unauthorized or not notated by the customer as authorized
- Pay any item for payment on your account based on the instruction provided by you the customer.

The customer is responsible for contacting all other parties to advise of the new account number involved with deposits or withdrawals. When the bank opens the new account for you and you have authorized any other party to automatically make deposits to or withdrawal from your account, the bank shall have no liability to you if you do not receive any scheduled deposit or withdrawal or payment.

You agree that if you fail to follow reasonable precautions for your particular situation in reference to safeguarding your account, you will be precluded from asserting any claims against us for paying any unauthorized, altered, counterfeit or other fraudulent item. We will not be required to re-credit your account or otherwise have any liabilities for paying such items.

Payment Order of Items: First National Bank will generally post transactions in the following order, which may not be in the same order in which you initiated them:

1) Deposits: These transactions should post the same business day if applicable as long as the transaction was conducted within the designated daily deposit cut off times.
2) Withdrawals may be posted in the order of highest dollar amount to the lowest dollar amount in the following order:
    - Debit/ATM card transactions
    - Items cashed at the teller lane
    - Outgoing Wire Transfers
    - Electronic transactions or automatic payments (ACH transactions)
    - Checks being presented for payment.

In an attempt to help minimize overdraft fees, First National Bank, offers other account options such as Overdraft Privilege (subject to account approval), Demand Deposit Loan (subject to credit approval) or the option to link another deposit account (subject to funds availability) for overdraft protection.

Checks Lost or Stolen: You agree to safeguard your blank and canceled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately. We will not be liable to you if an item is lost in the process of collection, provided that we exercised ordinary care in handling the item.

ACH Stop Payments: If you would like to place a stop payment on an ACH (Automated Clearing House)/electronic transaction item or an item processed through our bill payment feature, whether it was processed as an ACH (Automated Clearing House)/electronic transaction or check, please visit a local branch or contact customer service at 1-877-380-8573. To be effective a Stop Payment Order must be received in time to allow First National Bank a reasonable opportunity to act on it, and for some ACH debits must be received at least 3 banking days before the scheduled date of transfer. To be effective a Stop Payment Order also must identify the payment sufficiently to allow First National Bank reasonable opportunity to act on it. If the payment is by check, OR IF THE PAYMENT IS BY ACH DEBIT AND FIRST NATIONAL BANK GIVES NOTICE AT THE TIME AN ORAL STOP PAYMENT ORDER IS RECEIVED THAT WRITTEN CONFIRMATION IS REQUIRED AND PROVIDES AN ADDRESS WHERE THE WRITTEN CONFIRMATION CAN BE SENT, an oral Stop Payment Order is effective for 14 calendar days only, unless confirmation in writing within the 14 day period. With respect to ACH debits, First National Bank and the undersigned agree to abide by the ACH rules and regulations regarding Stop Payments Orders. If the request is honored, First National Bank has no resultant liability or responsibility to any Originator, Originating Depository Financial Institution (ODFI), or other person having any interest in the entry.

Check Stop Payments: An authorized owner of the account, account holder or convenience signer may stop payment of any item drawn on a customer's account or any authorized owner may close the account. If the signature of more than one person is required to draw on the account, any of these persons may stop payment or close the account. A stop payment order is effective for 6 months, but it lapses after 14 calendar days if the original order was oral and was not confirmed in writing within that period. A stop payment order may be renewed for additional 6 month periods by a writing given to the bank within a period during which the stop payment order is effective. The burden of establishing the fact and amount of loss resulting from the payment of an item contrary to a stop payment order or order to close an account is on the customer.

Checking Subaccounts: For each checking account, we establish a master account and two subaccounts. All information made available to you about your checking account will be at the master account level. The separation of the two subaccounts is for regulatory accounting purposes and does not affect your use of your checking account in any way. All of our rules, regulations, and disclosures (including any provisions relating to interest) apply to your checking account as a whole (i.e., at the master account level), without reference to the two subaccounts. The subaccounts will be comprised of a savings account and a transaction account. At the beginning of each statement period, we will allocate funds between the two subaccounts as we deem appropriate. Checks received by us that are drawn against your master account will be presented for payment against the

transaction subaccount. Funds will be transferred from the savings subaccount to cover checks presented against the transaction subaccount during a given statement period, all of the funds on deposit in the savings subaccount will be automatically transferred to the transaction subaccount. Use of the savings subaccount as a holding account may resume at the beginning of the next statement period.

TRUTH-IN-SAVINGS DISCLOSURE
CHECKING ACCOUNTS

PERSONAL CHECKING ACCOUNT

Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: Refer to product brochure.

BUSINESS CHECKING ACCOUNT

This account is not a consumer account to which Truth in Savings applies.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: Refer to product brochure.
Fees: Refer to product brochure.
Other product features: Refer to product brochure.

INTEREST CHECKING ACCOUNT

Eligibility: Open to all consumer and commercial customers.
Rate Information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account every day.
Determination of rate: At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month.
Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: Refer to product brochure.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance in the account each day to obtain the disclosed annual percentage yield. Refer to product brochure.
Daily balance computation 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.
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).
Fees: Refer to product brochure.

MONEY MARKET ACCOUNT

Rate Information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account every day.
Determination of rate: At our discretion, we may change the interest rate on your account. This is a tiered rate account. Contact us for the current tiers and rates.
Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month.
Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: A service charge fee will be imposed every statement cycle if the balance in the account falls below the required minimum any day of the cycle. Refer to product brochure.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance in the account each day to obtain the disclosed annual percentage yield. Refer to product brochure.
Daily balance computation 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.
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).
Transaction Limitations: Transfers from a Money Market Account to another account or to a third party by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle by check, draft, or similar order to third parties.
Fees: A per item fee will be charged for each check or debit in excess of six (6) during a statement cycle. Refer to product brochure.

MONEY MANAGEMENT FUND

Eligibility: Open to all customers.
Rate Information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account every day.
Determination of rate: At our discretion, we may change the interest rate on your account. This is a tiered rate account. Contact us for the current tiers and rates.
Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month.
Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: Refer to product brochure.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance in the account each day to obtain the disclosed annual percentage yield. Refer to product brochure.
Daily balance computation 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.
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).
Transaction Limitations: Transfers from a Money Management Fund to another account or to a third party by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle by check, draft, or similar order to third parties.
Fees: A per item fee will be charged for each check or debit in excess of six (6) during a statement cycle. Refer to product brochure.

SAVINGS ACCOUNT

Rate Information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account every day.
Determination of rate: At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.
Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: Refer to product brochure.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance in the account each day to obtain the disclosed annual percentage yield. Refer to product brochure.
Daily balance computation 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.
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).
Transaction Limitations: Transfers from a Savings Account to another account or to a third party by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, or similar order to third parties.
Fees: A per item fee will be charged for each withdrawal in excess of two (2) during a month. Refer to product brochure.

PIGGY BANK SAVINGS ACCOUNT

Eligibility: Open to minors up to 18 years old. Parent or Guardian must have an FNB Demand Deposit account in order to open.
Rate Information: Your interest rate and annual percentage yield may change.
Frequency of rate changes: We may change the interest rate on your account every day.
Determination of rate: At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.
Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to avoid imposition of fees: Refer to product brochure.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance in the account each day to obtain the disclosed annual percentage yield. Refer to product brochure.
Daily balance computation 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.
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).
Transaction Limitations: Transfers from a Piggy Bank Savings Account to another account or to a third party by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, or similar order to third parties.
Fees: A per item fee will be charged for each withdrawal in excess of two (2) during a quarterly period*. Refer to product brochure.
* Quarterly Periods: January 1 - March 31; April 1 - June 30; July 1 - September 30; and October 1 - December 31.

CERTIFICATES OF DEPOSIT

Rate Information: The interest rate and the annual percentage yield on

your Certificate of Deposit (CD) will be set for the term of the CD.
Determination of rate: At our discretion, we may change the interest rates and the annual percentage yield on CD's that the bank offers for purchase.
Compounding and crediting frequency: Interest will be compounded quarterly and can be added to the principal or paid to another account.
Minimum balance to open the account: Refer to product brochure.
Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance in the account each day to obtain the disclosed annual percentage yield. Refer to product brochure.
Term of CD: Flexible terms are available from 7 days to 62 months.
Early withdrawal penalty: A substantial penalty could be imposed on amounts withdrawn prior to the maturity date.
Daily balance computation 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.
Call Feature: Some CD's will have a Call Feature. Call Feature only available on CD's with a term greater than two and half years. Any CD's with this feature will earn a premium rate of interest, but will allow the bank to call the CD at future dates. Should the CD be called by the bank prior to maturity, you will have a choice to continue the CD at the market rate of interest until the end of the original maturity, or redeem the CD without penalty. Refer to the disclosure provided at account opening of the call dates should your CD contain a Call Feature.