

ADVANTAGE CHECKING ACCOUNT

Rate Information - 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.

Compounding and Crediting Frequency - Interest will be compounded every monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

Minimum Balance Requirements - You must deposit \$100.00 to open this account. A service fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$500.00.

This fee will not apply if you maintain a daily balance of \$5,000.00 in a savings, certificate, money market or any type of loan account or have a direct deposit with us.

Processing Order – All credit transactions are processed first. Debits or withdrawals from your account will be processed from the lowest dollar amount to the highest dollar amount. 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 with may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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 on the business day you deposit noncash items (for example, checks).

Transaction Limitations – No transaction limitations apply to this account.

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.

Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items