

SCHOOL SPIRIT 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 to Open the Account - You must deposit \$100.00 to open this account.

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 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.

Additional Information Regarding Your Account

A \$5.00 Donation will be sent to the participating local High Schools for every active checking account as of the preceding calendar year end.

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

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.