



TRUTH-IN-SAVINGS DISCLOSURE
Holiday 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 at anytime.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Compounding and Crediting Frequency** – Interest will be compounded monthly. Interest will be credited to your account at maturity.
- **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** – You must deposit \$2.00 to open this account.
- **Minimum Balance to Obtain the Annual Percentage Yield Disclosed** – You must maintain a minimum balance of \$2.00 in the account each day to obtain the disclosed annual percentage yield.
- **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:** If any withdrawal is made from this account before club maturity then this account will be closed.
- **Fees that may be applicable to your account:**
 - For fees that may be associated with Deposit Accounts, please refer to our **Fee Schedule**. This Fee Schedule is subject to change but you will be notified 30 days prior to any Fee Schedule change.
- **Rate information** as of _____

The interest rate for your account is _____%

with an Annual Percentage Yield of _____%