



TRUTH-IN-SAVINGS DISCLOSURE  
*Premier Commercial Money Market Deposit Account*

- **Rate Information:** Your interest rate and annual percentage yield may change.
- **Frequency of Rate Change:** We may change the interest rate on your account.
- **Determination of Rate Change:** 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 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:** You must deposit \$10.00 to open the account.
- **Minimum Balance to Obtain the Annual Percentage Yield Disclosed:** You must maintain a minimum balance of \$10.00 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 Non-Cash Deposits:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- **Transaction Limitations:** Transfers from a Statement Savings account to another account or third parties by preauthorized, automatic, telephone or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card or similar to order to third parties. Customers who violate this limitation rule more than an occasional basis will either have their account closed and funds placed into a transaction account or have their transfer and draft capabilities taken or removed from the account.
- **Rate Information As Of:** \_\_\_\_\_

	Interest Rate:	Annual Percentage Yield (APY)
If your daily balance is more than \$10.00 but less than \$14,999.99:		
If your daily balance is more than \$15,000.00 but less than -\$49,999.99:		
If your daily balance is \$50,000.00 or more:		