

**TRUTH IN SAVINGS
REGULAR SAVINGS**

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.1000%	0.10%
2	Equal to or greater than \$5,000.00 but less than \$50,000.00	0.1500%	0.15%
3	Equal to or greater than \$50,000.00	0.1500%	0.15%

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.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded semi-annually and will be credited to the account semi-annually. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate 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. Transfers from a Savings account to another account or to third parties by preauthorized, automatic or telephone transfer in excess of 4 per calendar month with no transfers by check, draft, debit card or similar order to third parties will incur a fee of \$3.00 per transfer.

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.

Accounts closed within 30 days of opening will be charged a fee of \$5.00.

Accounts having no customer-initiated activity for a period of 12 months and a balance of less than \$500.00 will be assessed a monthly inactive account fee of \$3.00.

Accounts having no customer-initiated activity for a period of 24 months and a balance of less than \$500.00 will be assessed a monthly dormant account fee of \$3.00.

Accounts having no customer-initiated activity for a period of 3 years will be escheated to the Commonwealth of PA for safekeeping (subject to eligibility) and will be assessed a processing fee of \$25.00.