

TRUTH IN SAVINGS
18 MONTH Certificate of Deposit



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5,000.00 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. After the account is opened, you may not make deposits into your account until the maturity date. You may not make withdrawals of principal from your account before maturity. You can only withdraw interest credited to your account during term before maturity without penalty. If your account is a Burial Reserve Certificate of Deposit, transaction limitations are subject to the terms of the Burial Reserve Agreement.

MATURITY DATE. Your account will mature 18 months from the date opened.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw any of the principal before the maturity date. For terms less than or equal to one year the penalty will be one month's interest on the amount withdrawn. For terms greater than one year and less than four years the penalty will be three months' interest on the amount withdrawn.

For terms greater than or equal to four years the penalty will be six months' interest on the amount withdrawn. We will not impose a penalty for Burial Reserve Time Deposit.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.