

SAVING & CD ACCOUNT DISCLOSURES

Lifetime Savings

Service Charge – A \$3.00 fee will be charged for savings account withdrawals in excess of 6 during the month. Savings account service charges are assessed monthly. No service charges are assessed for Youth Savings. Youth savings accounts are ineligible for an ATM card.

Limitations – A \$6.00 dormant account fee for non-activity over 365 days will be assessed if the balance is below \$200.00. See the rate sheet for the Rate and APY applicable to this account.

Kids Club

Limitations – A \$3.00 fee will be charged for savings account withdrawals in excess of 6 during the month. Savings account service charges are assessed monthly. A \$6.00 dormant account fee for non-activity over 365 days will be assessed if the balance is below \$200.00. See the rate sheet for the Rate and APY applicable to this account.

CDs & IRA CDs

Limitations – Interest is compounded daily and credited quarterly. Interest can be credited to the balance of the certificate or deposited into a deposit account.

Limitations - An interest penalty of 30 to 90 days may apply upon early withdrawal of funds.