



RATE INFORMATION. The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.

You will be paid this interest rate until maturity or notification of change.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account before the scheduled redemption date, you will forfeit any accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account. You must setup a recurring funds transfer (otherwise known as "payments") from an internal bank account. The payments must be scheduled on a monthly basis and can be on a day of the month of your choosing. You may request to change the payment date of your club account at any time in writing or in person. The payment amount must equal your opening deposit amount. *[Example: If your opening deposit into the Club Account is \$25, then you must schedule a payment of \$25 each month. This payment will continue until the date of scheduled redemption.]*

Cancellation. If your automatic payments are canceled or if a withdrawal is demanded, the Club Account may be closed and accrued interest forfeited.

You must maintain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account. Deposits will only be accepted via recurring funds transfer (or "payments"). If a withdrawal is demanded, the Club Account may be closed and accrued interest forfeited.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

"**Scheduled Term**" means from the date of Club Account opening until the date of Scheduled Redemption.

"**Scheduled Redemption**" will take place in the final week of October each year. Redemption must be a direct deposit into an internal bank account determined at account opening.

"**Payments**" are recurring funds transfer from an internal bank account and may be scheduled on a day of the month of your choosing.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 07/12/2018. To obtain the current rate(s) and annual percentage yield information, please call (800)246-0989.

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.



RATE INFORMATION. The interest rate on your account is 0.650% with an annual percentage yield of 0.65%.

You will be paid this interest rate until maturity or notification of change.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account before the scheduled redemption date, you will forfeit any accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account. You must setup a recurring funds transfer (otherwise known as "payments") from an internal bank account. The payments must be scheduled on a monthly basis and can be on a day of the month of your choosing. You may request to change the payment date of your club account at any time in writing or in person. The payment amount must equal your opening deposit amount. *[Example: If your opening deposit into the Club Account is \$25, then you must schedule a payment of \$25 each month. This payment will continue until the date of scheduled redemption.]*

Cancellation. If your automatic payments are canceled or if a withdrawal is demanded, the Club Account may be closed and accrued interest forfeited.

You must maintain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account. Deposits will only be accepted via recurring funds transfer (or "payments"). If a withdrawal is demanded, the Club Account may be closed and accrued interest forfeited.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

"**Scheduled Term**" means from the date of Club Account opening until the date of Scheduled Redemption.

"**Scheduled Redemption**" will take place in the final week of April each year. Redemption must be a direct deposit into an internal bank account determined at account opening.

"**Payments**" are recurring funds transfer from an internal bank account and may be scheduled on a day of the month of your choosing.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 07/12/2018. To obtain the current rate(s) and annual percentage yield information, please call (800)246-0989.

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.