

Account Guide*

An overview of product features

ACCOUNT OPENING	Minimum Deposit to Open an Account	\$2,500 to open each CD				
ACCOUNT FEES	Official Bank Check	\$0				
	Wire Transfer	\$0 for incoming wire transfers \$30 for outgoing wire transfers (waived for IRA CDs)				
ACCOUNT PENALTIES	Early Withdrawal Penalties	<p>For New CDs: Beginning on the 8th day after your CD is opened and funded, and for the next 22 calendar days, we will deduct each day's simple interest on the issue amount withdrawn from the funding date to the date of withdrawal; thereafter, the Early Withdrawal Penalty will be calculated as described in the chart below.</p> <p>For Renewing CDs: Beginning on the day your CD's Grace Period ends, and for the next 20 calendar days, we will deduct each day's simple interest on the issue amount withdrawn from the maturity date to the date of withdrawal; thereafter, the Early Withdrawal Penalty will be calculated as described in the chart below.</p>				
		CDs opened or renewed through 3/14/2013				
		Term				
		Penalty	Less than 1 Year 3 months simple interest	1-5 Years 6 months simple interest	Greater than 5 Years 9 months simple interest	
		CDs opened or renewed 3/15/2013 through 2/16/2014				
		Term				
Penalty	Less than 1 Year 3 months simple interest	1 Year to < 4 Years 6 months simple interest	4 Years to < 7 Years 9 months simple interest	7 Years or Greater 15 months simple interest		
CDs opened or renewed on or after 2/17/2014						
Term						
Penalty	Less than 1 Year 3 months simple interest	1 Year to < 4 Years 6 months simple interest	4 Years to < 5 Years 9 months simple interest	5 Years to < 7 Years 18 months simple interest	7 Years or Greater 24 months simple interest	
<p>In some cases, the Early Withdrawal Penalty may reduce the principal in the CD. One month equals 30 days for simple interest fee calculation.</p>						
ACCOUNT POLICIES	Interest Calculation Frequency	Daily				
	CD Maturity	<ul style="list-style-type: none"> We will notify you 30 days before your CD matures You have a 9-day grace period following the maturity date to make a change to your CD without penalty Your CD will automatically renew for the same term at the current rate at the time of renewal if no action is taken during the grace period 				