

## Account Guide\*

An overview of product features

|   |   |   |  |   |   |  |
|---|---|---|--|---|---|--|
| <b>ACCOUNT OPENING</b>  | Minimum Deposit to Open an Account                  | <b>\$2,500</b> to open each CD  |  |   |   |  |
| <b>ACCOUNT FEES</b>   | Official Bank Check                                 | <b>\$0</b>  |  |   |   |  |
|   | Wire Transfer                                       | <b>\$0</b> for incoming wire transfers<br><b>\$30</b> for outgoing wire transfers   |  |   |   |  |
| <b>ACCOUNT PENALTIES</b>  | Early Withdrawal Penalties                          | <b>For New CDs:</b><br>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is opened and funded, and for the next 22 calendar days, we will deduct each day's simple interest on the issue amount withdrawn from the funding date to the date of withdrawal; thereafter, the Early Withdrawal Penalty will be calculated as described in the chart below.                            |  |   |   |  |
|   |   | <b>For Renewing CDs:</b><br>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Grace Period ends, and for the next 20 calendar days, we will deduct each day's simple interest on the issue amount withdrawn from the maturity date to the date of withdrawal; thereafter, the Early Withdrawal Penalty will be calculated as described in the chart below.                                 |  |   |   |  |
|   |   | <b>CDs opened or renewed through 3/14/2013</b>  |  |   |   |  |
|   |   | <b>Term</b>   |  |   |   |  |
|   |   | <b>Penalty</b>  | <b>Less than 1 Year</b><br>3 months simple interest        | <b>1-5 Years</b><br>6 months simple interest                | <b>Greater than 5 Years</b><br>9 months simple interest |  |
|   |   | <b>CDs opened or renewed 3/15/2013 through 2/16/2014</b>  |  |   |   |  |
| <b>Term</b>   |   |   |  |   |   |  |
| <b>Penalty</b>  | <b>Less than 1 Year</b><br>3 months simple interest | <b>1 Year to &lt; 4 Years</b><br>6 months simple interest   | <b>4 Years to &lt; 7 Years</b><br>9 months simple interest | <b>7 Years or Greater</b><br>15 months simple interest      |   |  |
| <b>CDs opened or renewed on or after 2/17/2014</b>  |   |   |  |   |   |  |
| <b>Term</b>   |   |   |  |   |   |  |
| <b>Penalty</b>  | <b>Less than 1 Year</b><br>3 months simple interest | <b>1 Year to &lt; 4 Years</b><br>6 months simple interest   | <b>4 Years to &lt; 5 Years</b><br>9 months simple interest | <b>5 Years to &lt; 7 Years</b><br>18 months simple interest | <b>7 Years or Greater</b><br>24 months simple interest  |  |
| In some cases, the Early Withdrawal Penalty may reduce the principal in the CD. One month equals 30 days for simple interest fee calculation. |   |   |  |   |   |  |
| <b>ACCOUNT POLICIES</b>   | Interest Calculation Frequency                      | <b>Daily</b>  |  |   |   |  |
|   | CD Maturity   | <ul style="list-style-type: none"> <li>We will notify you 30 days before your CD matures</li> <li>You have a 9-day grace period following the maturity date to make a change to your CD without penalty</li> <li>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</li> </ul> |  |   |   |  |