



Truth in Savings Disclosure

Interest Credited:

- Interest will be compounded and credited to your account each three months.
- The annual percentage yield (APY) assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Interest begins to accrue on the business day you deposit non-cash items, such as checks.

Balance Computation Method:

- We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations:

- You may not make additional deposits to this account during a term, other than credited interest.
- You may not withdraw principal from this account without our consent except on or after maturity.
- For accounts that automatically renew, there is a ten-day grace period after each renewal date during which withdrawals are permitted without penalty.
- You may withdraw interest only in the term before maturity without penalty, once it is credited to your account.
- In certain circumstances, such as the death or incompetence of an owner of this account, law permits, or in some cases requires, the waiver of the specified early withdrawal penalty.

For Accounts that Automatically Renew:

- Each renewal term will be the same as the original one, beginning on the maturity date (unless we notify you, in writing, before a maturity date, of a different term for renewal). You must notify us in writing before, or within a ten-day grace period after, the maturity date if you do not want this account to automatically renew.
- Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.
- The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date to learn what the interest rate will be for the next term. For accounts with terms of more than one month, we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

Current rates and yields are accurate as of this date. You may call (319) 752-3661 to obtain current rate information. MEMBER FDIC