

TRUTH IN SAVINGS



Star Checking

ACCOUNT NUMBER	DEPOSIT AMOUNT

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$123.45	1.000%	equal 2.00%

Your interest rate and annual percentage yield may change.

Determination of Rate. The interest rate on your account is based on the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.030% with an annual percentage yield of 0.03%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Additional Rate Information.

To receive the premium qualifying interest rate, the below must be completed.

- During the Qualification Cycle the following must post and clear the account:
 - At least one direct deposit or payment
 - At least one online banking logon
 - At least 10 signature-based debit card transactions
 - Receive statements electronically

- Definitions:
 - Statement Cycle: the calendar month
 - Qualifications Cycle: the calendar month

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

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Truth In Savings - DD8106

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TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

- No monthly service charge.
- Customer pays for checks on this account.
- There may be a fee and interest charge for use of an overdraft line of credit.
- E-Statement only.
- Nationwide ATM surcharge refunds (up to \$25.00 per statement cycle). Customer must meet qualifying criteria each statement cycle to receive surcharge refunds. **Refunds take place on the last business day of the statement cycle.**
- Customer must meet qualifying criteria each statement cycle to earn premium qualifying interest rate.

HOW WE ASSESS FEES. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, *a debit or item may be presented for payment more than one time.* We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds and we may charge you a non-sufficient funds fee. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient fund fees the second time the check is presented for payment and returned for non-sufficient funds.

OVERDRAFTS. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

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 12/31/2009. To obtain the current rate(s) and annual percentage yield information, please call (615)444-1280.

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.

Initials

