

Truth in Savings Disclosure

Virtual Office Online Account Opening
1620 West Main Street
Lebanon, TN 37087

TISA Disclosure for SV Product V95

VIRTUAL REGULAR SAVINGS

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please contact your local office.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

VARIABLE RATE

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Interest Rate: .2497% APY: .25%
Your interest rate and annual percentage yield may change.

DETERMINATION OF RATE

At our discretion, we may change the interest rate on your account.

FREQUENCY OF RATE CHANGE

We may change the interest rate on your account at any time along with the APY.

MINIMUM BALANCE REQUIREMENTS

To open this account you must deposit at least \$50.00.

No monthly service charge.

To obtain the annual percentage yield disclosed you must maintain a minimum balance of \$.01 in the account each day.

COMPOUNDING AND CREDITING

Frequency - Interest will be compounded quarterly; interest will be credited quarterly to your account.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

BALANCE COMPUTATION METHOD

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

The period we use is statement cycle.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of non cash items (for example, checks).

TRANSACTION LIMITATIONS

Three withdrawals or transfers allowed per statement cycle with no fee. A fee of \$10.00 will be assessed for all withdrawals or transfers in excess of three

each statement cycle.

ADDITIONAL TERMS

Quarterly statement, E-statement only.

*A monthly statement will be provided if electronic activity occurs.

Paper Statement may be obtained for a monthly fee of \$5.00

Please refer to the Common Features / Fee Schedule for applicable fees.