

## Deposit Account Disclosure

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### **GoPlus Checking Account** powered by BaZing

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** A minimum balance charge of \$10.00 plus tax will be imposed each monthly cycle if the daily balance falls below \$1,000.00 any day of the monthly cycle.

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield.

**Minimum Balance** required of \$1,000.00 to avoid monthly minimum balance charge.

**Paper Statement Fee:** \$3.00 plus tax will be waived with enrollment for electronic statements.

### **Go Checking** powered by BaZing

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** This account has \$3.00 plus tax maintenance fee for each monthly statement cycle with BaZing Benefits.

**No Minimum Balance Required.**

**Paper Statement Fee:** \$3.00 plus tax will be waived with enrollment for electronic statements.

### **GoEasy Checking**

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** A minimum balance charge of \$7.00 plus tax will be imposed each monthly cycle if the daily balance falls below \$100.00 any day of the monthly cycle.

**Balance Information:** The balance computation method is the daily balance in your account.

**Minimum Balance** required of \$100.00 to avoid monthly minimum balance charge.

**Paper Statement Fee:** \$3.00 plus tax will be waived with enrollment for electronic statements.

### **Money Market Deposit Account (MMDA)**

**Limitations:** You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission agreement, order or instruction.) These may be six checks, six POS transactions, six overdraft protection transfers, six telephone transfers, six ACH transactions, or six online bill payments or any combination of the above, but the overall limit is six. Transfers made in person, by messenger, by mail or at an ATM are unlimited but are included in the excessive withdrawal charges calculation.

**Account Fees:** A minimum balance charge of \$10.00 plus tax will be imposed if daily balance falls below \$2,500.00 any day of the monthly statement cycle. Monthly statement cycles will be at end of month. The balance computation method is the daily balance in your account. The following fees apply to this account: MMDA Withdrawal Limits: \$6.00 plus tax per Excessive Withdrawal Charge over 6 per monthly cycle, which may include the following transactions: Withdrawal by check, debits by transfers, or Overdraft Protection Withdrawal.

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** 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. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield.

**Minimum Balance Requirement is \$2,500.00.**

## Savings

**Limitations:** You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission agreement, order or instruction.) These may be six checks, six POS transactions, six overdraft protection transfers, six telephone transfers, six ACH transactions, or six online bill payments or any combination of the above, but the overall limit is six. Transfers made in person, by messenger, by mail or at an ATM are unlimited but are included in the excessive withdrawal charges calculation.

**Account Fees:** A minimum balance charge of \$3.00 plus tax will be imposed if daily balance falls below \$100.00 any day of the monthly statement cycle. Monthly statement cycles will be at end of month. The balance computation method is the daily balance in your account. The following fees apply to this account: MMDA Withdrawal Limits: \$3.00 plus tax per Excessive Withdrawal Charge over 6 per monthly cycle, which may include the following transactions: Withdrawal by check, debits by transfers, or Overdraft Protection Withdrawal.

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** 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. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield.

**Minimum Balance Requirement is \$100.00.**

## High Performance Savings

**Limitations:** You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission agreement, order or instruction.) These may be six checks, six POS transactions, six overdraft protection transfers, six telephone transfers, six ACH transactions, or six online bill payments or any combination of the above, but the overall limit is six. Transfers made in person, by messenger, by mail or at an ATM are unlimited but are included in the excessive withdrawal charges calculation.

**Account Fees:** A minimum balance charge of \$10.00 plus tax will be imposed if daily balance falls below \$1,000.00 any day of the monthly statement cycle. Monthly statement cycles will be at end of month. The balance computation method is the daily balance in your account. The following fees apply to this account: MMDA Withdrawal Limits: \$6.00 plus tax per Excessive Withdrawal Charge over 6 per monthly cycle, which may include the following transactions: Withdrawal by check, debits by transfers, or Overdraft Protection Withdrawal.

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** 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. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield.

**Minimum Balance Requirement is \$1,000.00.**

### **Savers CD 12 Months**

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$25.00 to open this account. Deposits of \$5.00 or more are permitted during the lifetime of the certificate without changing the term of the original certificate of deposit and rate. Withdrawals are permitted only at maturity of certificate of deposit without penalty. For example: The term of the certificate of deposit is 12 months. At the end of the maturity, you would have 10 calendar days to make any withdrawals without penalty. The certificate of deposit would renew for another 12 month term at the current 12 month rate.

**Time Account Information:** Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### **Savers CD 36 Months**

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$25.00 to open this account. Deposits of \$5.00 or more are permitted during the lifetime of the certificate without changing the term of the original certificate of deposit and rate. Withdrawals are permitted only at maturity of certificate of deposit without penalty. For example: The term of the certificate of deposit is 36 months. At the end of the maturity, you would have 10 calendar days to make any withdrawals without penalty. The certificate of deposit would renew for another 36 month term at the current 36 month rate.

**Time Account Information:** Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

## 12 Month CD

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date without a penalty.

**Time Account Information:** Your account will mature in 6-11 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

## 24 Month CD

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date without a penalty.

**Time Account Information:** Your account will mature in 24-35 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

## 36 Month CD

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date without a penalty.

**Time Account Information:** Your account will mature in 36-47 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### **48 Month CD**

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date without a penalty.

**Time Account Information:** Your account will mature in 48-59 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### **60 Month CD**

**Rate Information:** This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the certificate until original maturity date. Interest begins to accrue on the business day you deposit non cash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date without a penalty.

**Time Account Information:** Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of an amount equal to 12 months interest penalty for CDs with a 6 to 23 months term or 24 months interest penalty for CDs with a 24 to 35 months term or 36 months interest penalty for CDs with a 36 to 47 months term or 48 months interest penalty for all terms over 48 months. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.