



Rewards Money Market Passbook Account Disclosure

For Account Number:

The Rewards Money Market Passbook account is only available for personal (consumer) accounts. The current Rewards Money Market Passbook account APYs and interest rates are:

Daily Balance	Annual Percentage Yield (APY)	Interest Rate
\$75,000 or more	0.30 % <small>(on entire balance)</small>	0.30 % <small>(on entire balance)</small>
\$50,000 to \$74,999.99	0.15 % <small>(on entire balance)</small>	0.15 % <small>(on entire balance)</small>
\$25,000 to \$49,999.99	0.15 % <small>(on entire balance)</small>	0.15 % <small>(on entire balance)</small>
\$1,000 to \$24,999.99	0.10 % <small>(on entire balance)</small>	0.10 % <small>(on entire balance)</small>
Under \$1,000	0.05 % <small>(on entire balance)</small>	0.05 % <small>(on entire balance)</small>

Rate Information - If your daily balance is \$75,000.00 or more, the interest rate paid on the entire balance will be 0.30 % with an annual percentage yield of 0.30 %. If your daily balance is \$50,000.00 but less than \$75,000.00, the interest rate paid on the entire balance in your account will be 0.15 % with an annual percentage yield of 0.15 %. If your daily balance is \$25,000.00 but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.15 % with an annual percentage yield of 0.15 %. If your daily balance is \$1,000.00 but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.10 % with an annual percentage yield of 0.10 %. If your daily balance is under \$1,000.00, the interest rate paid on the entire balance will be 0.05 % with an annual percentage yield of 0.05 %. The interest rates and annual percentage yields are established at our discretion, are variable, and are subject to change at any time without notice or limit.

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Compounding and Crediting - Interest is calculated on a 365/365 basis (366/365 basis in leap years), compounded daily and credited to the account on the earlier of the monthly crediting date or the day the account is closed.

Interest Accrual – Interest begins to accrue on the day you deposit any cash or non-cash (for example, checks) items to your account.

Minimum/Maximum Opening Balance - This account requires a minimum opening balance of _____.

Balance Computation 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.

Withdrawals and Payments – The number and amount of withdrawals or transfers you make in-person or by mail are unlimited. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

Monthly Maintenance Fee – A fee of \$10.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00. The average daily balance is determined by adding the full amount of principal in the account for each day of the month and dividing that figure by the number of days in the month. The Schedule of Service Charges contains additional fees, which may be applied to your account.

Passbook Information – The passbook must be presented each time a deposit or withdrawal is made. Passbook accounts do not receive periodic statements and should be updated at least annually.

Savings Link Protection Service – As a safeguard against inadvertent overdrafts from occurring on a related checking account, this optional Service allows up to six transfers to the checking account per monthly cycle. There is a \$10 fee for each transfer. Transfers will not take place if the funds in the donor account are unavailable for any reason. Federal regulations require that if you continually violate these transfer limits, we may be obligated to close your account. We will notify you before taking any action against your account.

Please see our *Guide to Banking* brochure for additional information about your account.