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## TRUTH IN SAVINGS DISCLOSURE

### Aspire Interest Checking Account

#### Restrictions

Available to natural persons for personal, household or family purposes.

#### Rate information

The interest rate paid and annual percentage yield ("APY") on your account are disclosed below. At our discretion, we can change the interest rate and APY on your account at any time.

Available Balance	Rate	APY
\$0.00 - \$2,499.99	0.00%	0.00%
\$2,500.00 and over	0.01%	0.01%

#### Compounding and crediting

Interest will be compounded daily. Interest will be credited on the last business day of each monthly cycle.

#### Effect of closing the account

If you close your account before the interest is credited, you will not receive the accrued interest.

#### Minimum balance requirement to open the account

To open the account, you must deposit at least \$100.

#### Minimum Balance to avoid the imposition of a service charge

A minimum balance service charge of \$15.00 will be imposed every month if the average balance in the account falls below \$2,500.00.

#### Minimum balance to obtain annual percentage yield disclosed

You must maintain a minimum daily balance as shown above to obtain the disclosed APY.

#### 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.

#### Accrual of interest 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).

#### Service Charges

Please refer to the *Account Service Charge Disclosure* for fees and service charges that may apply to this account.

#### Other important information about your account

Please refer to the *Consumer Terms and Conditions*, which contains other important information about your account.

#### Questions

You may call (800) 321-DIME (3463) Monday-Friday 8:30am – 5pm, Saturday 9am-1pm\*.

\*Hours subject to change