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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