

**ACCOUNT OPENING OR UPON REQUEST  
TRUTH IN SAVINGS ACT ACCOUNT DISCLOSURES**

1. Given to (Name): \_\_\_\_\_

Date:

2. Account type: Savings Account

3. Rate Information:

- If your average daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY (Annual Percentage Yield) of \_\_\_\_\_ %

- If your average daily balance is \$100,000 but less than 1,000,000, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY (Annual Percentage Yield) of \_\_\_\_\_ %.

- If your average daily balance is \$50,000.00 but less than \$100,000, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY (Annual Percentage Yield) of \_\_\_\_\_ %.

- If your average daily balance is \$10,000.00, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY of \_\_\_\_\_ %.

- If your average daily balance is \$6,000.00, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY of \_\_\_\_\_ %.

- If your average daily balance is \$2,500.00, but less than \$6,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY of \_\_\_\_\_ %.

- If your average daily balance is \$500.00, but less than \$2,500.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY of \_\_\_\_\_ %.

- If your average daily balance is less than \$500.00 we will not pay any interest in your account. The above APYs assume that all interest will remain on deposit. A withdrawal will reduce earnings.

4. **Upon request:** The rates and APYs are accurate as of \_\_\_ / \_\_\_ / \_\_\_. You may call us at (305) 539 - 7500 to obtain current rate information.

5. Determination of rate:

Your interest rate and APY may change. At our discretion, we may change the interest rate on your account on a weekly basis.

6. Compounding and crediting:

Interest will be compounded on a quarterly basis and credited to your account on the last day of each quarter. Interest begins to accrue

7. Minimum balance requirement:

You must deposit \$500.00 to open this account. If the average daily balance for any statement cycle is less than \$500.00 no interest will be paid. A minimum balance fee will be imposed in each month in which the average daily balance is less than \$500.00. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed APY.

8. Balance computation method:

We use the Average Daily Balance method to calculate interest on your account and the minimum balances required. 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.

9. Fees and Transaction limitations:

See accompanying Products and Services brochure for additional disclosures or transaction limitations and other fees that may be assessed against your account.

I acknowledge receipt of a completed copy of this Account Disclosure on \_\_\_/\_\_\_/\_\_\_ .  
(Only if deposit account is opened at Pacific National Bank)

\_\_\_\_\_  
*Customer Signature*  
(Not required if "Upon Request")