

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

1. Given to (Name): _____ Date: ___ / ___ / ___

2. Account type: **Time Deposit** Class: ___ **Fixed Rate**
___ **1 Year or Less** ___ **Variable Rate**
___ **Over 1 Year**

3. Rate Information:
The interest rate on your account is ___% with an annual percentage yield of ___%. You will be paid this rate until the maturity date of the time deposit. Your time deposit will mature on _____ (Date of Maturity). The APY assumes that all interest will remain on deposit until maturity. A withdrawal will reduce earnings.

___ Fixed Rate: You will be paid this rate until the maturity date of your time deposit.

___ Variable Rate: The interest rate and APY may change. The interest rate is determined by:_____. At our discretion, the interest rate and APY may change on a _____ basis. There is no limit on changes in the interest rate.

4. Upon Request Rate Information:

The interest rate on your account is ___ % with an annual percentage yield (APY) of ___ %. The term of your time deposit will be for _____ days (time period). The APY assumes that all interest will remain on deposit until maturity. A withdrawal will reduce earnings.

___ Fixed Rate: You will be paid this rate until the maturity date of your time deposit.

___ Variable Rate: The interest rate and APY may change. The interest rate is determined by:_____. At our discretion, the interest rate and APY may change on a _____ basis.

There is no limit on changes in the interest rate.

The above rate and APY are accurate as of ___ / ___ / _____. You may call us at (305) 539-7500 to obtain current rate information.

Compounding and crediting:

Interest is not compounded. If you close your account before maturity date, you will receive the uncredit accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

5. Compounding and crediting:

Interest is not compounded and interes earned will be paid to you as follow :

___ At maturity date if term of the time deposit is for one (1) year or less.

___ Every month following the date of the account opening.

___ Every twelve (12) months following the date of the account opening and the remaining interest at maturity date if term of the time deposit is for over one (1) year.

___ Other:

If you close your account before maturity date, you will receive the uncredited accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

6. Minimum balance requirement:

You must deposit \$ _____ to open this account. You must maintain a minimum daily balance of \$ _____ in your account every day to obtain the disclosed APY.

7. Balance computation method:

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 for each day.

8. Transaction limitations:

After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date. A penalty equal to ___ days' simple interest on amounts withdrawn will be assessed on each withdrawal from the account before its maturity.

9. Renewal policy:

The deposit will be automatically renewed at maturity at the rate we offer then for deposits of the equivalent amount and term. You have a grace period of ten (10) days after the maturity date to withdraw the funds without being charged a penalty.

10. Fees:

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

I acknowledge receipt of a complete copy of this Account Disclosure on ___ / ___ / ___ .

Customer Signature
(Not Required if "Upon Request")