



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

1. Given to (name): \_\_\_\_\_ Date: \_\_\_\_\_

2. Account type: Money Market

3. Rate information:

If your average daily balance is \$ 1,000,000 or more, the interest rate paid on the entire balance will be \_\_\_\_\_ % with an annual percentage yield ( APY) of \_\_\_\_\_ %.

If your average daily balance is \$ 100,000 but less than \$ 999,999, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ with an APY of \_\_\_\_\_ %.

If your average daily balance is \$ 50,000 but less than \$ 99,999, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY of \_\_\_\_\_ %.

If your average daily balance is \$ 10,000\* but less than \$ 49,999, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an APY of \_\_\_\_\_ %.

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

If your average daily balance is less than \$ 10,000\* we will not pay any interest in your account. The above APYs assume that all interest will remain on deposit. A withdraw will reduce earnings.

5. Determination of rate:

The interest rate and APY may change. At our discretion, we may change the interest rate on your account on a weekly basis. There is no limit on changes in the interest rate.

6. Compounding and crediting:

Interest is compounded on a monthly basis and credited to your account on the last day of the month. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

7. Minimum balance requirement:

You must deposit at least \$ 10,000\* to open this account. A minimum balance fee will be imposed in each month in which the average daily balance is less than \$ 10,000\*. You must maintain a minimum average daily balance of at least \$ 10,000 to obtain the disclosed APYs.

8. Balance computation method:

We use the Average Daily Balance method to calculate interest on your account and 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 dividing that figure by the number of days in the period.

9. Fees and Transaction limitations:

See accompanying Product and Services brochure for additional disclosures on transaction limitation and other fees that may be assessed against your account.

I acknowledge receipt of the completed copy of this Account Disclosure on \_\_\_\_\_.

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

\* Minimum balance requirement is according to Money Market account type (Personal, Business).