



TRUTH-IN-SAVINGS DISCLOSURE

CHELSEA U SAVINGS ACCOUNT

(Individuals age thirteen up to age twenty-two are eligible to establish this account)

A parent or guardian must be on the account as non-tax accountholder when the accountholder is under the age of sixteen.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

- **Tier 1** - If your daily balance is more than \$24.99, but less than \$5,000.00, the interest rate paid on the entire balance in your account will be 0.010% with an annual percentage yield of 0.010%.
- **Tier 2** - If your daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.010% with an annual percentage yield of 0.010%.
- **Tier 3** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.010% with an annual percentage yield of 0.010%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.010% with an annual percentage yield of 0.010%.
- **Tier 5** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be 0.030% with an annual percentage yield of 0.030%.
- **Tier 6** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be 0.030% with an annual percentage yield of 0.030%.
- **Tier 7** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be 0.030% with an annual percentage yield of 0.030%.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Daily 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 on the business day you deposit noncash items (for example, checks).

Please refer to our separate fee schedule for additional information about charges.

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.