

Share Account Disclosure

Truth in Savings



All You Need Is Us!

TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

SAVINGS Ltd.

Rate Information:

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

SHARE SAVINGS PLUS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

MONEY MARKET PLUS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is January 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

Fees and charges:

A minimum balance fee will be charged on a monthly basis as listed on the Fee Schedule if the daily balance is below the minimum daily balance amount.

KIRBY KANGAROO® CLUB ACCOUNT

Rate Information:

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

Additional terms:

This account is for members who are 0-12 years old.

This account will automatically convert to our STAR/Teen Account upon the member reaching the age of 13.

STAR ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Par value of a share:

The par value of a share in this account is \$5.00.

Fees and charges:

Please refer to the Fee Schedule for the current fee.

Additional terms:

This account is for members 13-23 years old.

This account will automatically convert to our Savings Ltd. Account upon the member reaching the age of 24.

CHRISTMAS CLUB ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

The minimum deposit we allow is \$1.00 per deposit.

If a withdrawal is made from this account before November, there will be an early withdrawal fee as listed on the Fee Schedule.

VACATION/THRIFT ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

FORTUNE 50 CLUB ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Additional terms:

You must be 50 years old or older to qualify for this account.

Par value of a share:

The par value of a share in this account is \$5.00.

TAKE2 CHECKING ACCOUNT**Minimum balance requirements:**

The minimum balance required to open this account is \$50.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

This account has a monthly fee. Please refer to the Fee Schedule for the current fee.

This account will be subject to a daily overdraft transfer fee as listed on the Fee Schedule.

ADVANTAGE CHECKING ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$50.00.

There is no minimum balance required to earn the dividend rate. To earn the dividend the member must meet the minimum monthly activity requirements listed below. The account will earn dividend rates which vary by tier based on the average daily balance. See tier breakdown for specific tier amounts.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the dividend period.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum Monthly Activity Requirements:

- ◆ Log into CU Online at least once a month
- ◆ Receive statements electronically
- ◆ Must have at least one direct deposit of \$100.00 or more each month
- ◆ Must post and clear 15 or more Debit/POS transactions of a minimum of \$5.00 per transaction each month (ATM withdrawals not included)

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

This account will be subject to a daily overdraft transfer fee as listed on the Fee Schedule.

eCHECKING ACCOUNT**Minimum balance requirements:**

The minimum balance required to open this account is \$50.00.

Transaction limitations:

You will be issued a Debit/ATM card with this account. You will not be issued any checks nor be authorized to use checks to draw on this account. Checks that are presented as drawn on this account will be returned and a returned item fee will apply. Repeated attempts to use checks with this product may result in closure of your account. No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

This account will be subject to a daily overdraft transfer fee as listed on the Fee Schedule. This account will also be subject to a paper statement fee of \$2.00*.

FREE CHECKING ACCOUNT**Minimum balance requirements:**

The minimum balance required to open this account is \$50.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

This account will be subject to a daily overdraft transfer fee as listed on the Fee Schedule.

HEALTH SAVINGS ACCOUNT**Rate Information:**

The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors.

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$100.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

Transactions on this account will be limited, when possible, as directed by the Internal Revenue Service, or as otherwise stated in the Common Features section.

Par value of a share:

The par value of a share in this account is \$5.00.

Fees and charges:

An HSA monthly fee will be charged each month as listed on the Fee Schedule.

**IRA SAVINGS ACCOUNTS
(TRADITIONAL ◆ ROTH ◆ COVERDELL EDUCATION
SAVINGS ACCOUNT SHARE ACCOUNT)****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

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

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is \$100.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

A transfer fee will be charged on all transfers out of this account as listed on the Fee Schedule. This fee is waived for certain transfers as listed on the Fee Schedule.

COMMON FEATURES**Bylaw requirements:**

You must complete payment of one share in your Share Savings, Share Savings Plus, Health Savings, Kirby Kangaroo Club, STAR, Fortune 50 Club, or Certificate account as a condition of admission to membership.

Disclosure notice - All members are provided with disclosures at the time of account opening or at such a time when the disclosures have had changes to the terms of this agreement the member shall be notified in a timely fashion as required by law.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

NCUA Insurance - Your shares at Collins Community Credit Union are federally insured. Share insurance coverage is provided by the National Credit Union Association (NCUA) up to \$250,000. For more information about share insurance please see NCUA "Your Insured Funds" brochure or visit the website www.ncua.gov.

Overdraft Fee - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checking, in-person withdrawal, ACH, or other electronic means.

For CCCU fees, see separate Fee Schedule.

* Denotes state of Iowa and local taxes will apply to this fee.

Dormancy/Inactivity Fee - If you have not made any transactions during a period of 12 months as specified in the Fee Schedule, we may classify your account as inactive or dormant. Certain share types will be exempt from this classification such as disclosed on the Fee Schedule unless prohibited by applicable law. We may charge a service fee set forth on the Fee Schedule for maintenance of your inactive account. If we impose a service fee, we will notify you, as required by law, by mail at your last known address as provided by you to us, or through such other authorized methods of communication. You authorize us to use funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer any funds in an inactive or dormant account to an account payable and to suspend any further account statements. Furthermore the credit union will, as allowed by Iowa code 533.309(1), deplete the membership share and close the account if no other funds are available in the account. If a deposit or withdrawal has not been made on an account and we have had no other sufficient contact with you within the time period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted to the State of Iowa in accordance with state law. We will notify you in advance of any changes regarding these terms.

Early Closure Fee - If your account was closed within 6 months of opening either by you, another member on the account, or by the credit union for any reason permitted by law, the articles of incorporation or the bylaws, you may be assessed a fee as disclosed on our Fee Schedule. The fee will be the lesser of the account balance or the fee disclosed on the Fee Schedule.

Check Cashing Fee - Certain accounts owned by members over the age of eighteen that fail to meet minimum depository thresholds, including average daily balance, may be subject to a check cashing fee. The amount of the fee will be disclosed on the Fee Schedule. If we impose a fee, we will notify you, as required by law, by mail at your last known address as provided by you to us or through such other authorized methods of communication. We will notify you in advance of any changes regarding these terms.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please visit CCCU's website (www.collinscu.org).

☐ **SHARE SAVINGS ACCOUNT****Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was _____ %
with an annual percentage yield of _____ % on your account.

☐ **SAVINGS Ltd****Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was _____ %
with an annual percentage yield of _____ % on your account.

☐ **SHARE SAVINGS PLUS ACCOUNT**

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$100,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$14,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$4,999.99, but less than \$15,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 5 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$5,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 6 - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

☐ **MONEY MARKET PLUS ACCOUNT**

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$250,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$99,999.99, but less than \$250,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$9,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 5 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

☐ **KIRBY KANGAROO® CLUB ACCOUNT**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____ % with an annual percentage yield of _____ % on your account.

☐ **STAR ACCOUNT**

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was \$100,000.00 or more, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than \$14,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than \$4,999.99, but less than \$15,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 5 - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$5,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Tier 6 - As of the last dividend declaration date, if your daily balance was more than \$4.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

☐ **CHRISTMAS CLUB ACCOUNT**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____ % with an annual percentage yield of _____ % on your account.

☐ **VACATION/THRIFT ACCOUNT**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____ % with an annual percentage yield of _____ % on your account.

☐ **FORTUNE 50 CLUB ACCOUNT**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____ % with an annual percentage yield of _____ % on your account.

☐ **TAKE2 CHECKING ACCOUNT**

☐ **ADVANTAGE CHECKING ACCOUNT**

Last declared dividend rate:

Bonus rate - When the Minimum Monthly Activity Requirements are met, as of the last dividend declaration date, if your average daily balance was less than \$15,000.01, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

Second tier rate - When the Minimum Monthly Activity Requirements are met, as of the last dividend declaration date, a dividend rate of _____ % was paid only on that portion of your average daily balance that was at least \$15,000.01, but less than \$30,000.01. The annual percentage yield for this tier ranged from _____ %, to _____ %, depending on the balance in the account.

Third tier rate - When the Minimum Monthly Activity Requirements are met, as of the last dividend declaration date, a dividend rate of _____ % was paid only on that portion of your average daily balance that was \$30,000.01 or greater. The annual percentage yield for this tier ranged from _____ % to _____ %, depending on the balance in the account.

Base rate - When the Minimum Monthly Activity Requirements are not met, as of the last dividend declaration date, the dividend rate paid on the entire balance in your account was _____ %, with an annual percentage yield of _____ %.

- ☐ eCHECKING ACCOUNT
☐ FREE CHECKING ACCOUNT
☐ HEALTH SAVINGS ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____ %
 with an annual percentage yield of _____ % on your account.

- ☐ IRA SAVINGS ACCOUNTS

(TRADITIONAL ♦ ROTH ♦ COVERDELL EDUCATION SAVINGS
 ACCOUNT SHARE ACCOUNT)

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was
 \$100,000.00 or more, the dividend rate paid on the entire balance in your
 account was _____ %, with an annual percentage yield of
 _____ %.

Tier 2 - As of the last dividend declaration date, if your daily balance was more
 than \$49,999.99, but less than \$100,000.00, the dividend rate paid on the
 entire balance in your account was _____ %, with an annual
 percentage yield of _____ %.

Tier 3 - As of the last dividend declaration date, if your daily balance was more
 than \$14,999.99, but less than \$50,000.00, the dividend rate paid on the
 entire balance in your account was _____ %, with an annual
 percentage yield of _____ %.

Tier 4 - As of the last dividend declaration date, if your daily balance was more
 than \$4,999.99, but less than \$15,000.00, the dividend rate paid on the entire
 balance in your account was _____ %, with an annual percentage
 yield of _____ %.

Tier 5 - As of the last dividend declaration date, if your daily balance was more
 than \$999.99, but less than \$5,000.00, the dividend rate paid on the entire
 balance in your account was _____ %, with an annual percentage
 yield of _____ %.

Tier 6 - As of the last dividend declaration date, if your daily balance was more
 than \$4.99, but less than \$1,000.00, the dividend rate paid on the entire
 balance in your account was _____ %, with an annual percentage
 yield of _____ %.

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