Deposit Account Truth in Savings Disclosure

DISCLOSURE OF INTEREST & ACCOUNT TERMS

The interest rate and annual percentage yield on interest-bearing accounts may change. At the bank's discretion, the interest rate may change at any time, unless specifically stated otherwise in the individual account disclosures below.

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. For all non-cash items deposited (for example, checks) interest will begin to accrue on the business day we receive credit for the deposit. The account holder will not receive the accrued interest if the account is closed before the interest is credited.

Additional disclosures for each account are listed below.

CLASSIC CHECKING ACCOUNT

The minimum balance to open this account is $100.

The $2 maintenance fee for this account may be offset by a $2 eStatement credit for accounts that elect to receive electronic statements exclusively or if ledger balance is $5000 or greater during statement cycle.

Imaged checks will be included for a $3 imaged check fee per month.

CLASSIC PLUS CHECKING ACCOUNT

The minimum balance to open this account is $100.

Interest is accrued daily and compounded and credited monthly.

There is a $8 maintenance fee for this account.

The $8 maintenance fee is waived if ledger balance during statement cycle is $1000 or greater

$2 printed statement fee for this account may be offset by a $2 eStatement credit for accounts that elect to receive electronic statements exclusively or if ledger balance is $5000 or greater during statement cycle.

Imaged checks will be included for a $3 imaged check fee per month.

To qualify for the bonus interest **Gold benefit level,** the customer must either 1) maintain a Classic Plus Checking average monthly account balance of at least $10,000*, 2) maintain combined account balances of at least $50,000* 3) meet the following transaction criteria (all transaction items must post and clear during the evaluation period**): 1 ACH Direct Deposit and 1 Debit card purchases (ATM transactions do not qualify).

To qualify for the bonus interest **Platinum benefit level,** the customer must either 1) maintain a Classic Plus Checking average balance of at least $20,000*, 2) maintain combined average account balances of at least $100,000*, 3) meet the following transaction criteria (all transaction items must post and clear during the evaluation period**): 1 ACH Direct Deposit, and 1 Debit card purchases (ATM transactions do not qualify).

***How balances are calculated for benefit level qualification** – The Classic Plus Checking balance used is the average ledger cycle to date balance. This balance is calculated by adding the ledger balance in the account for each day of the cycle and dividing that figure by the number of days in the cycle.

In calculating the combined account balances, only consumer Checking, Savings, Money Market, and Certificate of Deposit accounts are considered. The average ledger cycle to date balance is used for all products with the exception of Certificates of Deposit, which use the current CD balance. The Fair Market Value of assets held in the Trust Division as of the 10th of each month are considered.

An account can only be used once towards meeting the benefit level balance requirements. The customer must be the primary owner of the accounts. Accounts owned by disinterested or unaffiliated customers cannot be used for meeting qualification requirements.

****Evaluation Period** – Three days prior to the statement cycle, the Bank will evaluate the balances, transactions, and services enrolled in to determine the highest benefit level for that statement cycle. All transaction items processed between the evaluation date and the statement date will be included in the next evaluation period. All transaction items to be included in calculations for a given evaluation period must post and clear during that evaluation period.

TIERED MONEY MARKET ACCOUNT
The minimum balance to open this account is $1,000. You must maintain a minimum balance of $1,000 in the account each day to obtain the disclosed annual percentage yield. The interest rate and annual percentage yield for your account depend upon the applicable rate tier and is applied to the entire collected daily balance. The interest rate and annual percentage yield for these tiers may change at any time.

Interest is accrued daily and compounded and credited monthly.

A $10 maintenance fee will be imposed each month if the minimum balance falls below $1,000 any day of the statement cycle.

During any monthly statement cycle you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. A $10 excessive transaction fee will be assessed for each debit that exceeds these limitations.

Customers will receive detailed monthly statements. Imaged checks will be included for a $3 imaged check fee per month.

STERLING MONEY MARKET ACCOUNT
The minimum balance to open this account is $100,000. You must maintain a minimum balance of $100,000 in the account each day to obtain the disclosed annual percentage yield. The interest rate and annual percentage yield for your account depend upon the applicable rate tier and is applied to the entire collected daily balance.

Interest is accrued daily and compounded and credited monthly.

A $15 maintenance fee will be imposed each month if the minimum balance falls below $100,000 any day of the statement cycle.

During any monthly statement cycle you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. A $10 excessive transaction fee will be assessed for each debit that exceeds these limitations.

Customers will receive detailed monthly statements. Imaged checks will be included for a $3 imaged check fee per month.

REGULAR SAVINGS ACCOUNT
The minimum balance to open this account is $100. You must maintain a minimum balance of $10 in the account each day to obtain the disclosed annual percentage yield.

Interest is accrued daily and compounded and credited monthly.

During any month, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by draft, debit card or similar order to a third party. A $3 excessive transaction fee will be assessed for each transfer or withdrawal that exceeds three (3) per month.

A $5 maintenance fee will be imposed each month if the monthly average daily balance falls below $100. Savings accounts closed within 90 days of opening may be assessed a $20 early closing fee.

HOLIDAY SAVINGS ACCOUNT
The minimum balance to open this account is $10. You must maintain a minimum balance of $15 in the account each day to obtain the disclosed annual percentage yield.

Interest is accrued daily and compounded and credited annually in October.

This account will be closed on October 31 of every year and a check will be sent to the account holder for the balance in the account.

This account is limited to one withdrawal per year. The account will be closed when the withdrawal is made.

COPPER CLUB SAVINGS ACCOUNT

This account is for individuals under 18 years of age. The account will be converted to a Regular Savings Account when the minor turns 18.

The minimum balance to open the account is $25. You must maintain a minimum balance of $10 in the account each day to obtain the disclosed annual percentage yield.

Interest is accrued daily and compounded and credited monthly.

During any month, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by draft, debit card or similar order to a third party. A $3 excessive transaction fee will be assessed for each transfer or withdrawal that exceeds three (3) per month.

A $5 maintenance fee will be imposed each month if the monthly average daily balance falls below $25. Savings accounts closed within 90 days of opening may be assessed a $20 early closing fee.

ATM FEES

There is not a service charge for using your ATM/Debit Card at a Bank owned and operated automated teller machine (ATM) or at any ATM in the MoneyPass®*. However, if you use an ATM that is not operated by the Bank or is outside of the MoneyPass®*, you will be assessed a ATM foreign fee of $1.25. In addition, you may be assessed a service charge for performing balance inquiries, funds transfers or withdrawals by the operator of the machine or by an automated transfer network.

To replace an ATM/Debit Card or reissue a PIN number, a $5 ATM/PIN Replacement fee may be imposed.

* MoneyPass® surcharge free access is available to Classic Checking and Classic Plus Checking accountholders.

COMPLIMENTARY CLIENT SERVICES

Debit Card	Mobile Banking	ATM Card	VRU/Telelink Inquiry and Transfers
Online Bill Payment	Mobile Deposit Capture**	eStatements	Online Banking Inquiry and Transfers

****Certain Restrictions Apply**

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SUPPLEMENTAL SERVICES

The following service and item charges may be assessed against your account:

Official Checks	$5
Money Orders	$3
Telephone Transfer	$5
Inactive or Dormant Account Service Charge*	$15
Garnishments	$50
Levies	$50
Overdraft – Created by check, in-person withdrawal, ATM withdrawal, or other electronic means (such as debit or check paid)**	$30
Non-Sufficient Funds (NSF) returned item charge**	$30
Returned Deposited Item Charge	$10
Special Statement Cutoff	$7
Account Research/Balancing	$40/hour, one hour minimum
Photocopies	$1 each
Stop Payments	$30
Wire In	$10
Wire Out	$15
Foreign Wire Out	$45
Outgoing/Incoming Collections	$20
Zipper Deposit Bags	$5
Lock Deposit Bags	$20
Rubber Endorsement Stamp	$18
Safe Deposit Box Rental	Varies
Key Deposit	$5 per key
International Transaction Fee***	1% of transaction
Imaged Checks in Statement	$3 per month
ATM foreign fee****	$1.25
ATM/PIN replacement	$5
Transfer Fee (Overdraft Sweep)	$5
Online Banking Account to Account Transfer (A2A)	$1 per transfer
Online Banking Person to Person Transfer (P2P)	$1 per transfer

* An account is inactive when there is no customer-generated activity for one year. An account is dormant when there is no client contact or the bank statements are returned for incorrect address for one year.

** We do not assess Overdraft or NSF fees when paying an overdraft item results in an overdrawn balance of $10 or less. The maximum amount of Overdraft or NSF fees we assess each day is $90.

*** An international transaction fee is imposed by VISA® when a debit or credit card is used to make purchases or cash disbursements from another country (including internet transactions). This fee will be assessed on all international purchases, credit vouchers and cash disbursements whether or not foreign currency is converted. This fee represents a pass through fee from VISA®. The fee is currently 1% of the transaction amount when there is no currency conversion and 1% of the transaction amount when there is a currency conversion.

****There is not a service charge for using your ATM/Debit Card at a Bank owned and operated automated teller machine (ATM) or at any ATM in the MoneyPass® Network. However, if you use an ATM that is not operated by the Bank or is outside of the MoneyPass®, you will be assessed a ATM foreign fee of $1.25. In addition, you may be assessed a service charge for performing balance inquiries, funds transfers or withdrawals by the operator of the machine or by an automated transfer network.