



**TRUTH IN SAVINGS
DISCLOSURE**

**eZDIRECT INTEREST
CHECKING ACCOUNT**

This disclosure explains important terms applicable to your **eZDirect Interest Checking** account (“Account”). Additional terms and conditions affecting your Account are contained in the Terms and Conditions of Your Account agreement which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular. The interest rates and APYs stated below are accurate as of October 1, 2019. If you would like more current rate and yield information, please call us at 800.843.4947.

Your Account is eligible for an interest rate and annual percentage yield (APY) based on the activity in the Account during each statement cycle. If you meet the “Qualifications” (as explained below) during a statement cycle, your Account will earn a premium interest rate.

If you meet the “Qualifications” (as explained below) during a statement cycle, the interest rate you will earn is:

Balance Required to Earn Rate	Interest Rate	Annual Percentage Yield (APY)
All balances	0.03%	0.03%

Balance and Eligibility Requirements:	The minimum deposit to open an eZDirect Interest Checking Account is \$50.00. No minimum balance is required. There is no monthly service charge.
Rate Information:	This account is an interest bearing account. At our discretion, we may change the interest rate on your account. The interest rate and annual percentage yield may change when deemed necessary by the bank.
Compounding and Crediting Frequency:	Interest will be compounded monthly and will be credited to the account monthly.
Effect of Closing an Account	If you close your account before interest is credited, you will not receive the accrued interest.
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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Deposit Limitations:	You may make unlimited deposits into your account.
Account Fees	There is no fee for eStatements or paper statements. There are no Foreign ATM fees when using an ATM that is a member of the Alliance One or AllPoint Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. See our current Fee Schedule for other fees that may be associated with this account.
Qualifications to Receive the Direct Interest Rate:	To receive the direct interest rate on this account during a statement cycle, you must have one (1) or more Direct Deposit(s).
Additional Terms:	If you have not made a withdrawal from, or deposit to your account for twelve (12) months and we have been unable to contact you, your account may be classified as dormant. Subject to applicable law, we will charge a dormant fee. The account will be presumed to be abandoned and will be remitted to the custody of the applicable state agency. We will have no further liability to you for such funds.