

Truth in Savings Disclosure *Dream Big Checking*

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at **800.368.8930**.

This disclosure contains the rules that 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.

We reserve the right to, at any time, require not less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

Variable Rate. The **base** interest rate/APY for your account is as follows:

All balances	0.10%/0.10%
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To qualify for Dream Big Reward rates, you must:

- Have at least 12 or more debit card purchases post and clear per qualification cycle, AND
- Have at least one Direct Deposit or Automatic Payment post and clear per qualification cycle, AND
- Enroll and receive electronic statements

If you qualify for the Dream Big rates, the funds in each tier will earn at the following interest rates/APYs:

\$0.00 - \$24,999.99	1.99%/2.01%
\$25,000 and above	0.75%/0.75%

Your interest rate and annual percentage yield may change. The interest rate and annual percentage yield for your account depend upon the balance in each applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

At our discretion, we may change the interest rate on your account. We may change the interest rate on your account daily. The interest rate will not be less than .000% or more than 9.990%.

Interest begins to accrue when funds become available on non-cash deposits (for example, checks). In most cases, funds become available the first business day after the deposit is received. *Longer delays may apply.* Please refer to our Funds Availability policy for additional information. Interest will be compounded monthly and credited monthly. If you close your account before interest is credited, you will receive the accrued interest.

Minimum Requirements.

- To open this account, you must deposit at least **\$100.00**.
- This account does not provide paper statements; you are required to receive periodic statements electronically.
- The statement cycle period ends on the 25th of each month.
- There are no monthly fees or minimum balance requirements after account opening.

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.

Transaction Limitations. The minimum amount you may deposit is \$.01. The minimum amount you may withdraw is \$.01.

Initials _____