



## TRUTH IN SAVINGS – ACCOUNT DISCLOSURES PERFECT HEALTH SAVINGS ACCOUNT

### Rate Information

The interest rate paid and annual percentage yield (“APY”) on your account is disclosed on the accompanying *Rate Sheet*. At our discretion, we may change the interest rate and APY on your account at any time.

### Compounding and crediting

Interest will be compounded on a quarterly basis. Interest will be credited to your account on a quarterly basis.

### Effect of closing the account

If you close the account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account

You must deposit a minimum of \$1.00 to open this account.

### Minimum balance to avoid the imposition of a fee

A minimum balance fee will be imposed every month if the balance in the account falls below \$2,500.00 any day of the month.

### Minimum balance to obtain the annual percentage yield disclosed

You must maintain the following minimum daily balances in the account each day to obtain the disclosed annual percentage yield for that tier: Tier 1 \$500.00; Tier 2 \$2,500.00; Tier 3 \$5,000.00; Tier 4 \$15,000.00. No interest will be paid on balances below \$500.00.

### 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 non-cash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

### Fees

A one-time account set up fee will be deducted from your account balance after your first deposit is made to the account. Please refer to our separate *Schedule of Fees and Services* for charges that may apply to this account.

### Other important information about your account

This account is comprised of an interest bearing savings account and a non-interest bearing, zero balance checking sub-account. The maintenance of the sub-account is for efficiency purposes and has no effect on you and your ability to use the account. The amount of interest you earn, the amount of charges you incur (if any) and your periodic statement will not be affected. All checks presented against the account will clear through the checking sub-account and the funds will be swept without charge from the savings account to the checking sub account in the amount of the inclearing item, contingent upon sufficient funds existing in the account.

Please refer to the Account Disclosure booklet entitled, *All About Your Accounts*, which was provided to you prior to opening your account. This disclosure booklet contains other important information on the terms and conditions of your account.

