



TRUTH-IN-SAVINGS DISCLOSURE

REGULAR CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - If your minimum monthly balance falls below \$100.00 for the monthly statement cycle we will impose a maintenance fee of \$4.00 per month, plus \$.15 per debit for that monthly statement cycle.

If your minimum monthly balance is at least \$100.00 but falls below \$500.00 for the monthly statement cycle we will impose a maintenance fee of \$3.00 per month, plus \$.15 per debit for that monthly statement cycle.

BASIC CHECKING ACCOUNT

(For persons age 65 or over)

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees: Free.

FREE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

- No minimum balance requirement.
- No monthly service charge.
- No per check charge.
- No charge for ATM card.
- No charge for use of Fortress ATMs.

Images will NOT be included with your monthly statement.

You may request photocopies of your checks and/or deposits at a cost of \$3.00 per item.

Duplicate checks are recommended.

This account is non-interest bearing.

EXPRESS ACCOUNT

Minimum balance to open the account - You must deposit \$50.00 to open this account.

A checking account accessible only with a Fortress ATM/Debit card.

This account allows you to keep service charges at a minimum by eliminating paper transactions.

- Electronic statement required
- All deposits and withdrawals are made at the ATM
- There are no checks

Fees:

Initial ATM/Debit Card.....	Free
Paper debit.....	\$1.00
Paper deposit	\$1.00

FIRST REWARD CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees: A membership fee of \$5.00 will be charged each month.

BUILD YOUR OWN CHECKING ACCOUNT

This account allows you to select premium options based on account relationships.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - If your minimum monthly balance falls below \$250.00 for the monthly statement cycle, we will impose a maintenance fee of \$5.00 per month. Maintenance fee may be avoided by the selection of the premium option which requires an electronic statement.

NOW ACCOUNT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account.

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

Minimum balance to open the account - You must deposit \$400.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$7.00 (\$5.00 with Electronic Statement) will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$400.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily collected balance of \$400.00 to obtain the disclosed annual percentage yield. The average daily collected balance is calculated by adding the collected principal 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 monthly statement cycle.

Average daily collected balance computation method - We use the average daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal 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 monthly statement cycle.

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).

SUPER NOW ACCOUNT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account.

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

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 (\$8.00 with Electronic Statement) will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily collected balance of \$2,500.00 to obtain the disclosed annual percentage yield. The average daily collected balance is calculated by adding the collected principal 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 monthly statement cycle.

Average daily collected balance computation method - We use the average daily

collected balance method to calculate the interest on your account. This method applies a periodic rate to the average daily collected balance in the account for the period. The average daily collected balance is calculated by adding the collected principal 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 monthly statement cycle.

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).

MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

- **Tier 1** - If your daily collected balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 2** - If your daily collected balance is \$25,000.00 or more, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 3** - If your daily collected balance is \$10,000.00 or more, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 4** - If your daily collected balance is \$2,500.00 or more, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

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

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum collected balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily collected balance computation method - We use the daily collected balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected 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).

Transaction limitations:

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per month.

Fees:

An excess withdrawal fee of \$2.00 will be charged for each debit transaction as listed above in excess of six during a statement cycle.

SAVINGS ACCOUNT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate

on your account.

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

Minimum balance to open the account - You must deposit \$100.00 to open this account. This requirement is waived for non-profit organizations. A \$5.00 minimum is required to maintain active account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$3.00 will be imposed every quarter if the average daily balance for the quarter falls below \$50.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Average daily collected balance computation method - We use the average daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the average daily collected balance in the account for the period. The average daily collected balance is calculated by adding the collected principal 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 monthly statement cycle.

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).

Transaction limitations:

Transfers from a Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties.

Fees:

An excess withdrawal fee of \$1.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of eighteen during a calendar quarter.

**MINOR SAVINGS ACCOUNT
(Up to age 18)**

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account.

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

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Average daily collected balance computation method - We use the average daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the average daily collected balance in the account for the period. The average daily collected balance is calculated by adding the collected principal 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 monthly statement cycle.

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).

Transaction limitations:

Transfers from a Minor Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties.

Fees:

An excess withdrawal fee of \$1.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of eighteen during a calendar quarter.

COMMON FEATURES

Please refer to our separate fee schedule for additional information about charges. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

We may require not less than 7 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. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.