



Personal Savings Account

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

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 rate on your account.

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

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

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

Minimum balance to avoid imposition of fees - A service charge fee of \$2.00 will be imposed each month if the average daily balance for the month falls below \$200.00. 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. This fee will not apply to minors under 18 years of age.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Daily 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 when we receive credit for the funds for noncash items (for example, checks).

Regulation D transaction limitations and fees - Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft, debit card, or similar order and payable to third parties are limited to six per cycle. A \$10.00 fee will be assessed each time an account exceeds these limitations, and First State Bank may be required by Regulation D to reclassify or close the account if excessive transfers persist.