

<b>Additional Terms For All Certificates Of Deposit Accounts</b>			
Frequency Of Compounding	Daily	Interest Payment Frequency	Monthly
Statement Frequency	N/A	Check Writing Privileges	None
Minimum Balance To Avoid Service Fee	N/A	Fee If Below Minimum Balance Balance required to earn APY	N/A 5,000
<p>Ability To Withdraw - You may withdraw all or part of your certificate without penalty up to ten calendar days after the maturity date of the certificate. You may withdraw funds prior to maturity by paying an early withdrawal penalty equal to 3 months interest on amounts withdrawn from certificates with an original term of twelve months or less, 6 months interest on amounts withdrawn from certificates with an original term of more than twelve months. We use the simple interest rate in effect at the time of withdrawal to calculate penalties. We first deduct the penalty from any interest in the account, then from the amount of principal you withdraw. If your balance drops below the minimum balance required to earn interest on your certificate account, we may treat the entire amount as having been withdrawn and calculate the penalty on the balance.</p>			
<p>Interest Rate Change Frequency - Your interest rate and annual percentage yield are effective for the term of your certificate. Certificates automatically renew for the then current rates and terms. No additional deposits may be made after the initial deposit.</p>			
<p>Minimum Balance To Open - Same as balance required to earn APY.</p>			

<b>Additional Terms For All Deposit Accounts</b>
<p>When we receive credit for your checks and other items deposited, we consider the funds collected. We accrue interest on the collected balance in your account from the date the funds are collected until the date of withdrawal. The Federal Reserve Bank gives us credit on most items in one day, and seldom delays credit longer than three days.</p> <p>We use the daily balance method to calculate your interest earned. We take the interest rate on your account, divide it by 365, and apply that factor to the collected balance in your account each day. You earn interest on any day your collected balance equals or exceeds the amount designated in this schedule. Interest is compounded daily. If you close your account before we credit the interest, you will not receive the accrued interest. Yields stated assume principal and interest remain on deposit for a full year at the same rate of interest. A withdrawal or fees may reduce earnings. Due to market conditions, rates offered are subject to change at any time.</p> <p>To avoid service fees, you must maintain the required minimum balance in your account every day during the statement cycle. For complete account terms, see our Account Owner's Manual.</p>