

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.  
Your interest rate and annual percentage yield may change.

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

**Frequency of Rate Changes.** We may change the interest rate on your account every day.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to your account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.**

A dormant account fee of \$12.00 per month will be charged after 2 years of inactivity. This fee will be waived if the balance in the account is \$250.00 or greater.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.**

You may make six (6) pre-authorized withdrawals or transfers from the account per monthly statement cycle. A \$7.00 fee will be charged for each item over the allowed number per statement cycle. You are allowed unlimited withdrawals made in person, by ATM, mail and withdrawals made by telephone payable to you. You may be required to change the account to a non-interest bearing account, take away the ability to transfer, or close the account if these restrictions are violated.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of \_\_\_\_\_. To obtain the current rate(s) and annual percentage yield information, please call (717)248-3000.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.