



TRUTH-IN-SAVINGS DISCLOSURE – HEALTH SAVINGS ACCOUNT
Effective 11/04/2008

If your daily balance is \$15,000.01 or more, the Interest Rate is 2.50%, APY is 2.53%
 If your daily balance is greater than \$5,000.00 and less than \$15,000.01, the Interest Rate is 2.00%, APY is 2.02%
 If your daily balance is greater than \$1,000.00 and less than \$5,000.01, the Interest Rate is 1.40%, APY is 1.41%
 If your daily balance is less than \$ 1,000.01, the interest is 0%, APY is 0%

Rate Information - Your interest rate and annual percentage yield may change.
Frequency of rate changes - We may change the interest rate on your account weekly.
Determination of rate - At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency - Interest will be compounded weekly. Interest will be credited monthly.
Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest. A \$25.00 closing fee will be charged at the time an account is closed.
Service Charge - A service charge fee of \$3.00 will be imposed each monthly statement cycle.
Minimum balance to obtain the annual percentage yield disclosed - Interest rates are tiered based on the balance in your account. You must maintain a minimum average daily balance of \$1,000.01 to obtain the disclosed annual percentage yield.
Daily balance computation method - We use the average daily 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.
Minimum balance to open the account - A minimum \$50.00 deposit is required to open this account.
Accrual of interest on non-cash deposits - Interest begins to accrue on the business day you deposit non-cash items (for example, checks)
FFBT Enrollment fee - \$15.00

SERVICE FEES:

| | | | |
|----------------------------|---------|---|---------|
| MasterCard Debit Card | No Fee | Additional Debit Card | Free |
| Replacement for lost Card | \$ 5.00 | Debit Card Renewal | Free |
| Returned Items | \$ 5.00 | Cashiers Check | \$ 3.00 |
| Account Activity Print Out | \$ 5.00 | Account Research (per hour) | \$25.00 |
| Wire Transfers: Incoming | \$10.00 | Stop Payment | \$25.00 |
| Outgoing | \$20.00 | Bill Pay (per month) | \$ 5.95 |
| Dormant Account Fee | \$ 5.00 | Digital Check Image Charge | \$ 2.00 |
| | | Overdraft Protection from DDA or Savings (per month) | \$ 1.00 |

Items returned for:

| | |
|--------------------|---------|
| Insufficient Funds | \$25.00 |
| Uncollected Funds | |
| Overdraft | \$25.00 |

Foreign ATM Fee \$ 2.00

Foreign ATM transaction fee occurs when consumer uses ATM not owned by First Farmers Bank & Trust (other fees may apply).