



**Truth-In-Savings Disclosure - Health Savings Account**  
Effective 02/01/2011

If your daily balance is \$15,000.00 or more, the Interest Rate is 1.50%, **Annual Percentage Yield (APY)** is 1.51%  
If your daily balance is \$5,000.00 and less than \$15,000.00, the Interest Rate is 1.25%, **APY** is 1.26%  
If your daily balance is \$1,000.00 and less than \$5,000.00, the Interest Rate is 0.35%, **APY** is 0.35%  
If your daily balance is less than \$ 1,000.00 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.

\*This fee is waived if account is enrolled in eStatements

**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:** See Misc. Service Fees page included.