

Truth In Savings

Who We Are?	Malvern Bank, National Association	
Questions?	Call 610-644-9400 or go to www.MyMalvernBank.com	
Why?	Regulation DD, also known as the Truth In Savings Act, requires Banks to disclose the terms of deposit accounts to consumers so that they can make informed decisions.	
What?	<p>This disclosure explains the terms of deposit accounts.</p> <ul style="list-style-type: none"> • How we compound and credit the interest • How we determine the rate on the account • How often the rate can change • The minimum opening deposit for the account • The minimum balance to avoid being charged a fee 	<p>This information will include:</p> <ul style="list-style-type: none"> • What will happen to accrued interest when the account is closed • How we calculate the balance on the account • The minimum balance to earn the APY • When interest begins to accrue • Any transaction limitations on the account

Star Money Market

<i>The interest rate on your account is</i>	Dependent upon the applicable tier – Refer to Rate Schedule
<i>The annual percentage yield is</i>	Dependent upon the applicable tier – Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	Yes, this is a variable rate account
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	At any time
<i>Interest will be compounded</i>	Quarterly
<i>Interest will be credited to your account</i>	Quarterly
<i>If you close your account before interest is credited</i>	Receive accrued interest
<i>To open this account, you must deposit a minimum of</i>	\$2,500.00
<i>In order to avoid a fee, you must maintain</i>	A minimum daily balance of \$2,500.00 for each calendar month. A service charge of \$10.00 will be imposed for every month in which the daily balance is less than \$2,500.00
<i>In order to earn the annual percentage yield, you must maintain</i>	A minimum balance of the applicable tier balance in the account each day
<i>We calculate your balance by</i>	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
<i>Interest begins to accrue</i>	No later than the business day we receive credit for the deposit of noncash items (for example, checks)
<i>Information regarding fees you may be charged</i>	Is located in the Malvern Bank, National Association Fee Schedule
<i>Transactions on this account are limited to</i>	The minimum amount you may withdraw is \$300.00 if by check Six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order of instruction, computer transfer, or by check, draft, debit or similar order to a third party for each calendar month
<i>Additional Terms</i>	This account consists of two sub-accounts. One sub-account is a NOW (interest-bearing checking) account and the other sub-account is a money market account. During a statement cycle, we may transfer funds between the two sub-accounts. All transfers will be in accordance with all banking regulations and will be subject to the transfer limitations of Regulation D of the Federal Reserve Board and other applicable law. The balance of each sub-account is added together to determine the balance in your account as well as for all other purposes such as minimum balance requirements, fees, account access and interest earned. Your statement and other bank records will reflect only a single account.

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Premium Money Market

<i>The interest rate on your account is</i>	Dependent upon the applicable rate tier – Refer to Rate Schedule
<i>The annual percentage yield is</i>	Dependent upon the applicable rate tier – Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	Yes, this is a variable rate account
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	At any time
<i>Interest will be compounded</i>	Quarterly
<i>Interest will be credited to your account</i>	Quarterly
<i>If you close your account before interest is credited</i>	Receive accrued interest
<i>To open this account, you must deposit a minimum of</i>	\$75,000.00
<i>In order to avoid a fee, you must maintain</i>	A minimum daily balance of \$75,000.00 for each calendar month. A service charge of \$10.00 will be imposed for every month in which the daily balance is less than \$75,000.00
<i>In order to earn the annual percentage yield, you must maintain</i>	A minimum balance of the applicable tier balance in the account each day
<i>We calculate your balance by</i>	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
<i>Interest begins to accrue</i>	No later than the business day we receive credit for the deposit of noncash items (for example, checks)
<i>Information regarding fees you may be charged</i>	Is located in the Malvern Bank, National Association Fee Schedule
<i>Transactions on this account are limited to</i>	The minimum amount you may withdraw is \$300.00 if by check Six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order of instruction, computer transfer, or by check, draft, debit or similar order to a third party for each calendar month
<i>Additional Terms</i>	This account consists of two sub-accounts. One sub-account is a NOW (interest-bearing checking) account and the other sub-account is a money market account. During a statement cycle, we may transfer funds between the two sub-accounts. All transfers will be in accordance with all banking regulations and will be subject to the transfer limitations of Regulation D of the Federal Reserve Board and other applicable law. The balance of each sub-account is added together to determine the balance in your account as well as for all other purposes such as minimum balance requirements, fees, account access and interest earned. Your statement and other bank records will reflect only a single account.

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Premier Rewards MMA	
<i>The interest rate on your account is</i>	Dependent upon the applicable rate tier – Refer to Rate Schedule
<i>The annual percentage yield is</i>	Dependent upon the applicable rate tier – Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	Yes, this is a variable rate account
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	At any time
<i>Interest will be compounded</i>	Quarterly
<i>Interest will be credited to your account</i>	Quarterly
<i>If you close your account before interest is credited</i>	Receive accrued interest
<i>To open this account, you must deposit a minimum of</i>	\$2,500.00
<i>In order to avoid a fee, you must maintain</i>	N/A
<i>In order to earn the annual percentage yield, you must maintain</i>	A minimum balance of the applicable tier balance in the account each day
<i>We calculate your balance by</i>	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
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