

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

Free Checking	
<i>The interest rate on your account is</i>	N/A
<i>The annual percentage yield is</i>	N/A
<i>Can the interest rate and annual percentage yield change?</i>	N/A
<i>The interest rate is determined</i>	N/A
<i>We may change the interest rate on this account</i>	N/A
<i>Interest will be compounded</i>	N/A
<i>Interest will be credited to your account</i>	N/A
<i>If you close your account before interest is credited</i>	N/A
<i>To open this account, you must deposit a minimum of</i>	\$100
<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>	N/A
<i>We calculate your balance by</i>	N/A
<i>Interest begins to accrue</i>	N/A
<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>	N/A

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Premiere Rewards Checking	
<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>	A minimum average monthly balance of greater than \$2,500.00 for each calendar month. A service charge of \$10.00 will be imposed for every month in which the average monthly balance is less than \$2,500.00
<i>In order to earn the annual percentage yield, you must maintain</i>	A minimum average daily balance of at least \$2,500.00
<i>We calculate your balance by</i>	Average Daily Balance - Adding the principal in the account for each day of the calendar month and dividing that figure by the number of days in the calendar month
<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>	N/A
<i>ATM fee refunds</i>	ATM fees incurred within the United States will be refunded when your statement is created

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Senior Checking

<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>	Monthly
<i>Interest will be credited to your account</i>	Monthly
<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>	\$100.00
<i>In order to avoid a fee, you must maintain</i>	A minimum daily balance of greater than \$100.00 for each calendar month. A service charge of \$10.00 will be imposed for every month in which the daily balance is less than \$100.00
<i>In order to earn the annual percentage yield, you must maintain</i>	A minimum daily balance of \$5,000.00
<i>We calculate your balance by</i>	Average Daily Balance - Adding the principal in the account for each day of the calendar month and dividing that figure by the number of days in the calendar month
<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>	N/A
<i>ATM fee refunds</i>	The first 5 ATM fees incurred within the United States will be refunded when your statement is created

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eChecking	
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