

Truth In Savings

Who We Are?	Malvern Bank N.A.	
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

<p>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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3 Month and 6 Month CD

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	At maturity
Interest will be credited to your account	At maturity
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$1,000.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$1,000.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	The term selected from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 90 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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12 Month CD Special

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Twelve (12) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 90 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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12 Month CD & IRA CD

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Twelve (12) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 90 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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12 Month CD on line Special

<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A. Fee Schedule
<i>The maturity date will be</i>	Twelve (12) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 90 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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18 Month CD Special

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Eighteen (18) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 180 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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18 Month CD & IRA CD

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
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Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Eighteen (18) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 180 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
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24 Month CD Special

<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A. Fee Schedule
<i>The maturity date will be</i>	Twenty-four (24) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 180 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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24 Month CD & IRA CD

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The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
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The maturity date will be	Twenty-four (24) months from the date the CD is opened
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Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
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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"> <input type="checkbox"/> How we compound and credit the interest <input type="checkbox"/> How we determine the rate on the account <input type="checkbox"/> How often the rate can change <input type="checkbox"/> The minimum opening deposit for the account <input type="checkbox"/> 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

<p><i>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</i></p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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24 Month on line CD Special	
<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A.Fee Schedule
<i>The maturity date will be</i>	Twenty-four (24) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 180 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

Truth In Savings



Who We Are?	Malvern Bank N.A.	
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

<p>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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36 Month CD & IRA CD

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Thirty-six (36) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 365 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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> <p><input type="checkbox"/> How we compound and credit the interest</p> <p><input type="checkbox"/> How we determine the rate on the account</p> <p><input type="checkbox"/> How often the rate can change</p> <p><input type="checkbox"/> The minimum opening deposit for the account</p> <p><input type="checkbox"/> The minimum balance to avoid being charged a fee</p>	<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

<p><i>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</i></p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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36 Month CD on line Special

<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A. Fee Schedule
<i>The maturity date will be</i>	Thirty-six (36) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 365 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

Truth In Savings



Who We Are?	Malvern Bank N.A.	
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

<p>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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48 Month CD	
The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Forty-eight (48) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 365 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

Truth In Savings

Who We Are?	Malvern Bank, National Association	
Questions?	Call 610-644-9400 or go 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"> <input type="checkbox"/> How we compound and credit the interest <input type="checkbox"/> How we determine the rate on the account <input type="checkbox"/> How often the rate can change <input type="checkbox"/> The minimum opening deposit for the account <input type="checkbox"/> 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

<p>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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48 Month CD on line Special

<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A. Fee Schedule
<i>The maturity date will be</i>	Forty-eight (48) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 365 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

Truth In Savings

Who We Are?	Malvern Bank N.A.	
Questions?	Call 610-644-9400 or go to www.MyMalvernBank.com	
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<p>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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60 Month CD & IRA CD

The interest rate on your account is	Refer to Rate Schedule
The annual percentage yield is	Refer to Rate Schedule
Can the interest rate and annual percentage yield change?	No, you will be paid the same rate for the term of the certificate
The interest rate is determined	At our discretion
We may change the interest rate on this account	N/A
Interest will be compounded	Quarterly
Interest will be credited to your account	Quarterly
If you close your account before interest is credited	Receive accrued interest
To open this account, you must deposit a minimum of	\$500.00
In order to avoid a fee, you must maintain	N/A
In order to earn the annual percentage yield, you must maintain	A minimum balance of \$500.00 in the account each day
We calculate your balance by	Daily Balance Method – Applies a daily periodic rate to the principal in the account each day
Interest begins to accrue	On the business day we receive credit for the deposit of noncash items (for example, checks)
Information regarding fees you may be charged	Is located in the Malvern Bank N.A. Fee Schedule
The maturity date will be	Sixty (60) months from the date the CD is opened
Early withdrawal penalties	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 540 days' interest on the amount withdrawn.
Withdrawal of interest prior to maturity	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Renewal at maturity	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
Renewal Method	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

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> <p><input type="checkbox"/> How we compound and credit the interest</p> <p><input type="checkbox"/> How we determine the rate on the account</p> <p><input type="checkbox"/> How often the rate can change</p> <p><input type="checkbox"/> The minimum opening deposit for the account</p> <p><input type="checkbox"/> The minimum balance to avoid being charged a fee</p>	<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

<p><i>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</i></p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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60 Month CD on line Special

<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A. Fee Schedule
<i>The maturity date will be</i>	Sixty (60) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 540 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

Truth In Savings

Who We Are?	Malvern Bank N.A.	
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

<p>For all Certificates of Deposit (CDs) and IRA CDs Transactions are limited in the following way:</p>	<ul style="list-style-type: none"> • You may not make any deposits into your account before maturity. • You may only withdraw interest credited in the term before maturity of that term without penalty. • You can withdraw interest any time during the term of crediting after it is credited to your account. • You may not make withdrawals of principal from your account before maturity. • Under certain circumstances such as the death or incompetence of an owner of this account the law may permit or require that a withdrawal be allowed. In this case, such a withdrawal will be permitted. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • Under certain circumstances, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan. • In addition to the circumstances described above, at our sole discretion, we may also consent to a request for a withdrawal of principal during the term. In that event, an early withdrawal penalty will be assessed as described in the associated product's description.
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84 Month CD & IRA CD	
<i>The interest rate on your account is</i>	Refer to Rate Schedule
<i>The annual percentage yield is</i>	Refer to Rate Schedule
<i>Can the interest rate and annual percentage yield change?</i>	No, you will be paid the same rate for the term of the certificate
<i>The interest rate is determined</i>	At our discretion
<i>We may change the interest rate on this account</i>	N/A
<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>	\$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 \$500.00 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>	On 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 N.A. Fee Schedule
<i>The maturity date will be</i>	Eighty-four (84) months from the date the CD is opened
<i>Early withdrawal penalties</i>	A penalty will be imposed for withdrawals before maturity. The penalty will be an amount equal to 540 days' interest on the amount withdrawn.
<i>Withdrawal of interest prior to maturity</i>	You may withdraw interest that has been credited to the certificate. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
<i>Renewal at maturity</i>	This account will automatically renew at maturity. You will have ten (10) days after the maturity date to withdraw funds without penalty.
<i>Renewal Method</i>	Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.