



**TRUTH IN SAVINGS DISCLOSURE**  
**3 Month to 84 Month Regular and IRA Certificates of Deposit**

Please refer to the Rate Schedule or call us at 610-644-9400 for current rates.

This disclosure contains the rules which govern your deposit accounts. Unless it would be otherwise inconsistent to do so, words and phrases used in this disclosure should be considered so that the singular includes the plural and the plural includes the singular.

All Regular and IRA Certificates of Deposit are tiered accounts. You will be paid the interest rate and the Annual Percentage Yield (APY) on the entire balance in your account as the various thresholds are maintained.

All Regular and IRA Certificates of Deposit are fixed rate accounts. The interest rate for your account depends upon the applicable tier. You will be paid this rate until maturity.

**Minimum Balance Requirements**

3 Month and 6 Month Regular Certificates of Deposit - You must deposit at least \$1,000.00 to open this account.

You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. If the balance falls below this minimum, the certificate may be closed at our discretion.

12 Month to 84 Month Regular and IRA Certificates of Deposit - You must deposit at least \$500.00 to open this account.

You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. If the balance falls below this minimum, the certificate may be closed at our discretion.

**Balance Computation Method**

The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting**

Interest will not be compounded. Interest will be credited at maturity.

**Accrual of Interest on Deposits**

Interest begins to accrue no later than the business day we receive credit for non-cash deposits (for example, checks).

**Withdrawal of Interest Before Maturity**

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Effect of Closing an Account**

If you close your account before interest is credited, you will receive the accrued interest.

**Transaction Limitations**

You may not make deposits into your account until the maturity date.

You may make withdrawals from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You may withdraw interest credited in the term before maturity of that term without penalty.

You may withdraw interest at any time during the term of crediting after it has been credited to your account.

### **Early Withdrawal Penalty**

A penalty may be imposed for any withdrawals of principal before the maturity date.

For Regular or IRA Certificates of Deposit terms from 3 Months to 12 Months, a penalty equal to 90 Days Interest will be charged to your account.

For Regular or IRA Certificates of Deposit terms from 13 Months to 35 Months, a penalty equal to 180 Days Interest will be charged to your account.

For Regular or IRA Certificates of Deposit terms from 36 Months to 59 Months, a penalty equal to 365 Days Interest will be charged to your account.

For Regular or IRA Certificates of Deposit terms from 60 Months to 84 Months, a penalty equal to 540 Days Interest will be charged to your account.

Withdrawal of principal for any reason other than the death or adjudication of incompetence of one of the account holders will be subject to penalty. Any withdrawal which reduces the balance below the minimum will be considered a withdrawal of the entire amount.

For Retirement Certificates, a penalty will only be assessed on withdrawals that are not qualified distributions.

### **Renewal Policy**

This account will automatically renew at maturity. You will have 7 business days to withdraw funds without penalty.