



**TRUTH IN SAVINGS DISCLOSURE**  
**Statement Savings**

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 account. 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.

We reserve the right at any time to require not less than seven days notice in writing before any withdrawal from an interest bearing account.

**Rate Information**

This is a tiered account. You will be paid the interest rate and Annual Percentage Yield (APY) on the entire balance as the various thresholds are maintained.

This is a variable rate account. The interest rate and annual percentage yield may change at any time.

**Minimum Balance Requirements**

You must deposit at least \$200.00 to open this account.

You must maintain a minimum balance of \$200.00 in the account each day to obtain the disclosed annual percentage yield.

There are no monthly service fees on this account.

**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 for your account will be compounded and credited quarterly.

**Accrual of Interest on Deposits**

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

**Effect of Closing an Account**

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

**Transaction Limitations**

This product offers unlimited online banking, preauthorized transfers and ATM Card use.



**TRUTH IN SAVINGS DISCLOSURE**  
**Malvern Youth Statement Savings**

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

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We reserve the right at any time to require not less than seven days notice in writing before any withdrawal from an interest bearing account.

This is a tiered account. You will be paid the interest rate and Annual Percentage Yield (APY) on the entire balance as the various thresholds are maintained.

This is a variable rate account. The interest rate and annual percentage yield may change at any time.

**Minimum Balance Requirements**

You must deposit at least \$1.00 to open this account.

You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

There are no monthly service fees on this account.

**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 for your account will be compounded and credited quarterly.

**Accrual of Interest on Deposits**

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

**Effect of Closing an Account**

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

**Transaction Limitations**

This product offers unlimited online banking, preauthorized transfers and ATM Card use.



**TRUTH IN SAVINGS DISCLOSURE**  
**Retirement Statement Savings**

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 account. 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.

We reserve the right at any time to require not less than seven days notice in writing before any withdrawal from an interest bearing account.

This is a variable rate account. The interest rate and annual percentage yield may change at any time.

**Minimum Balance Requirements**

You must deposit at least \$200.00 to open this account.

You must maintain a minimum balance of \$0.00 in the account each day to obtain the disclosed annual percentage yield.

There are no monthly service fees on this account.

**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 for your account will be compounded and credited quarterly.

**Accrual of Interest on Deposits**

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

**Effect of Closing an Account**

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

**Transaction Limitations**

This product is a retirement product, transactions are restricted to in branch or transactions auto generated by Malvern Bank N.A.

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