



## TRUTH IN SAVINGS DISCLOSURE ROTH IRA SAVINGS

Acct: \_\_\_\_\_  
Acct#: \_\_\_\_\_  
Date: \_\_\_\_\_

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 1-800-359-8092.

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

We reserve the right to at any time require not less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

### VARIABLE RATE

The interest rate for your account is with an annual percentage yield of . Your interest rate and annual percentage yield may change.

### Determination of Rate

At our discretion, we may change the interest rate on your account.

### Frequency of Rate Change

We may change the interest rate on you account at any time.

### Minimum Balance Requirement

To open the account you must deposit at least \$100.00 at the time of account opening.

### Compounding and Crediting

Frequency - Interest will be compounded annually. Interest will be credited to your account at calendar year-end.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

### Balance Computation Method-Average Daily Balance

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**The period we use is calendar year-end.**

### Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

### Additional Terms:

#### Transaction Limitations

You may make no more than 6 preauthorized or automatic withdrawals or transfer from this account per month. Transfers include those by telephone and personal online banking. Exceeding the transaction limitations is prohibited by regulation and will result in a \$5 fee for each over-the-limit transaction. In-person transactions are not limited. If the Limits are repeatedly exceeded, we are required to change your account type or remove the account's transfer capabilities. The transactions made in person may still be allowed.

#### ATM/Debit Cards

Cashcards and Check & Cashcards are not available on this account.

#### Overdraft Fees

We charge a \$30.00 Overdraft Fee for each item that would create an overdraft or non-sufficient funds balance on your account.

We also charge a \$30.00 Continuous Overdraft Balance Fee each 7th calendar day the account remains overdrawn. If the 7th day is a non-processing day (Saturday, Sunday, or a Holiday), the fee will be assessed to the account on the business day prior to the non-processing day.

An overdraft or non-sufficient funds or negative balance may result from (1) in-person withdrawals, other electronic funds transfers, or other withdrawal requests you initiate; (2) payments authorized by you; (3) the return of unpaid items you deposited; (4) charging your account for our applicable service charges and fees; or (5) the deposit of items to your account which according to our funds availability policy, are treated as not yet "available" or "finally paid".

#### Stop Payments

Each Stop Payment requested will be charged \$30.00 per item or \$60.00 per range of items.

#### Fee Schedule

Please refer to the fee schedule or our website, [www.firstintnlbank.com](http://www.firstintnlbank.com) for charges for other requested services.