

# 1st International Bank & Trust

## TRUTH IN SAVINGS DISCLOSURE KIDS CLUB SAVINGS ACCOUNT

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 \_\_\_\_\_.

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 7 days notice in writing before any withdrawal from an interest bearing account.

### VARIABLE RATE

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

<i>IF AVERAGE DAILY BALANCE IS:</i>	<i>ANNUAL PERCENTAGE YIELD (APY)</i>	<i>INTEREST RATE</i>
\$0.00-99,999.99	.05%	.05%
\$100,000-499,999.99	.10%	.10%
\$500,000-999,998.99	.15%	.15%
\$999,999 AND UP	.20%	.20%

### 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 your account at any time.

### Minimum Balance Requirements

### To avoid imposition of fees.

To avoid the imposition of the service charge fee you must meet the following requirements:

A service charge of \$6.00 will be imposed every calendar quarter if the average daily balance for the calendar quarter falls below \$200.00. 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.

### Compounding and Crediting

Frequency - Interest will be compounded every quarter. Interest will be credited every quarter.

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 Method. 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 quarter.**

### 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 TRANSFERS FROM THIS ACCOUNT PER MONTH. TRANSFERS INCLUDE THOSE BY TELEPHONE AND PERSONAL ONLINE BANKING. EXCEEDING THE TRANSACTION LIMITATIONS IS PROHIBITED BY REGULATION. 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. TRANSACTIONS MADE IN PERSON MAY STILL BE ALLOWED.

**Additional Terms continued on the reverse side of this document**

**Additional Terms Continued:**

THIS ACCOUNT WILL BE EXEMPT FROM A MINIMUM BALANCE REQUIREMENT AND QUARTLERLY SERVICE CHARGES UNTIL YOU REACH THE AGE OF 24 OR IF YOU ARE AGE 65 OR OLDER.

A DORMANT SERVICE CHARGE FEE OF \$6.00 WILL BE CHARGED QUARTERLY IF FOR TWO YEARS NO DEPOSITS OR WITHDRAWALS ARE MADE TO THE ACCOUNT AND IF THE ACCOUNT BALANCE FALLS BELOW A CONSTANT MINIMUM BALANCE OF \$1,000.

EACH STOP PAYMENT REQUESTED WILL BE CHARGED \$30/PER ITEM OR \$60/PER RANGE OF ITEMS.

AN EARLY ACCOUNT CLOSING CHARGE OF \$10 WILL BE ASSESSED ON ANY ACCOUNT THAT HAS BEEN OPEN LESS THAN 6 MONTHS.

WE CHARGE A \$30 OVERDRAFT FEE FOR EACH ITEM THAT CAUSES YOUR ACCOUNT TO BECOME OVERDRAWN. WE CHARGE A \$30 CONTINUOUS NEGATIVE BALANCE FEE EACH 7TH DAY THE ACCOUNT IS OVERDRAWN. A NON-SUFFICIENT FUNDS / OVERDRAFT / NEGATIVE BALANCE MAY RESULT FROM A) IN-PERSON WITHDRAWALS, OR OTHER ELECTRONIC FUNDS TRANSFERS, OR OTHER WITHDRAWAL REQUESTS YOU INITIATE; B) PAYMENTS AUTHORIZED BY YOU; C) THE RETURN OF UNPAID ITEMS DEPOSITED BY YOU; D) CHARGING YOUR ACCOUNT FOR OUR APPLICABLE SERVICE CHARGES AND FEES; OR E) THE DEPOSIT OF ITEMS TO YOUR ACCOUNT WHICH ACCORDING TO OUR FUNDS AVAILABILITY POLICY, ARE TREATED AS NOT YET "AVAILABLE" OR "FINALLY PAID".

IF YOU USE AN AUTOMATED TELLER MACHINE THAT IS NOT OPERATED BY US, YOU MAY BE CHARGED A FEE BY THE OPERATOR OF THE ATM OR NETWORK.

IF YOU CONDUCT A TRANSACTION WITH THE ATM CARD IN A FOREIGN COUNTRY, THERE WILL BE AN INTERNATIONAL SERVICE ASSESSMENT OR AN INTERNATIONAL CURRENCY CONVERSION FEE OF UP TO ONE PERCENT (1%) OF THE TRANSACTION AMOUNT THAT WILL BE INCLUDED IN THE TRANSACTION THAT APPEARS ON YOUR MONTHLY STATEMENT.

PLEASE REFER TO THE FEE SCHEDULE FOUND ON OUR WEBSITE, [WWW.FIRSTINTLBANK.COM](http://WWW.FIRSTINTLBANK.COM), FOR CHARGES FOR OTHER REQUESTED SERVICES.