

TRUTH IN SAVINGS DISCLOSURE HEALTH SAVINGS ACCOUNT

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 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.

If Average Daily Balance Is:	Annual Percentage Yield (APY):	Interest Rate:
\$0 - 2,499.99	0.35%	0.35%
\$2,500 - 9,999.99	0.55%	0.55%
\$10,000 and up	0.75%	0.75%

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 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 \$3.00 will be imposed every statement cycle if the balance in the account falls below \$2500.00 any day of the statement cycle after the first 12 months.

Compounding and Crediting

Frequency-Interest will be compounded every statement cycle. Interest will be credited every statement cycle.

If you close your account before interest is credited, you will not 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 a monthly statement cycle.

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

See the reverse side of this document

Check Printing Fee

Check printing fee depends on style ordered. Complimentary FIB&T custom design checks are available. A fee of \$0.50 may be assessed for each check not ordered through First International Bank & Trust that cannot be automatically processed.

Transaction Processing

We typically post transactions in the following order: ATM/POS items (smallest amounts to largest), ACH (as received), and checks in numerical sequence so lower check numbers are paid first. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of overdraft fees incurred.

Overdraft Fees

We charge a \$30.00 Paid Overdraft Item Fee for each item that would create an overdraft or non-sufficient funds balance on your account that we choose to pay at our discretion.

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

There is a limit of 7 Paid Overdraft Item Fees or Returned Item Fees (\$210) per day we will charge.

We will not charge a Paid Overdraft Item Fee or a Returned Item Fee for any item of \$10.00 or less that causes an overdraft, or if your account is overdrawn by or has a non-sufficient funds balance of \$10.00 or less.

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. We will not charge the Continuous Overdraft Balance Fee if the outstanding overdraft balance is \$10.00 or less.

An overdraft or non-sufficient funds or negative balance may result from (1) the payment of checks, ACH, point-of-sale, ATM withdrawals, in-person withdrawals, recurring debit card transactions or 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.

Early Account Closing

An early account closing charge of \$10.00 will be assessed on any account that has been open for less than six months.

ATM (Automated Teller Machines) Fees

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.

Foreign Country Transactions

If you conduct a transaction with the ATM/Debit 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

Fee Schedule

Please refer to the fee schedule for charges for other requested services.