

## TRUTH IN SAVINGS DISCLOSURE ADVANTAGE 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 and whether you have a Qualifying Loan Relationship with us. The interest rate and annual percentage yield for these tiers may change.

Accounts without a Qualifying Loan Relationship		
	Interest Rate:	Annual % Yield (APY):
Average Daily Balance up to \$25,000.00	.25%	.25%
On Average Daily Balance over \$25,000.00	.01%	.25% - .04%

Accounts with a Qualifying Loan Relationship		
	Interest Rate:	Annual % Yield (APY):
Average Daily Balance up to \$25,000.00	.50%	.50%
On Average Daily Balance over \$25,000.00	.01%	.50% - .07%

### 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 Requirement

To open the account you must deposit at least \$5,000.00 at the time of account opening.

### 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.

**The period we use is a monthly statement cycle.**

### Service Charge

A service charge of \$12.95 will be assessed each statement cycle.

### To Obtain a Refund of the Service Charge

If you maintain a balance of \$5,000.00 or more each day of the statement cycle, the service charge amount of \$12.95 will be refunded to your account each statement cycle.

### To Obtain the Annual Percentage Yield Disclosed

In order to obtain the disclosed APY for an account **with** a Qualifying Loan Relationship you must have an outstanding principal balance of \$25,000.00 or more on a consumer installment, HELOC, First Plus Line of Credit, or closed-end consumer residential portfolio mortgage loan with First International Bank & Trust.

### Stop Payments

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

### Check Printing Fee

Check printing fee depends on style ordered. A fee of \$0.50 may be assessed for each check not ordered through First International Bank & Trust that cannot be automatically processed.

### 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.

### 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.

### Additional Terms

See the reverse side of this document for more Additional Terms.

**Qualifying Loan Relationship**

A Qualifying Loan Relationship includes a consumer installment, HELOC, First Plus Line of Credit, or closed-end consumer residential portfolio mortgage loan with First International Bank & Trust that has an outstanding principal balance of \$25,000.00 or more on the last business day prior to this checking account statement date. The borrower or account owner of the loan relationship must be the same person as the tax owner on this checking account. The tax owner is the account owner whose tax identification number is on file for IRS reporting purposes. Loans made to an account owner's related business do not qualify. The principal balance must be outstanding, so un-advanced or available credit on a line of credit account do not qualify.

If the Qualifying Loan Relationship exists on the last business day prior to this checking account statement date, the interest rate and APY earned for the account statement cycle will be based on the applicable rate tier for an account with a Qualifying Loan Relationship. If the Qualifying Loan Relationship is paid in full or the outstanding principal balance falls below \$25,000.00 the interest rate and APY earned for the account statement cycle will revert to the applicable rate tier for an account without a Qualifying Loan Relationship.

**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.

**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).

**ATM (Automated Teller Machine) 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.

**ATM Fee Refunds**

If you maintain a minimum daily balance of \$5,000.00 each day of the statement cycle, you will receive a refund of up to \$25.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$25.00.

**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.

**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 balance of \$10.00 or less.

We also charge a \$30.00 Continuous Overdraft Balance Fee each 5th business day the account remains overdrawn. Every day is a business day, except Saturdays, Sundays, and federal holidays. 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".

**Fee Schedule**

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