

TRUTH IN SAVINGS DISCLOSURE

Account: Christmas Club Savings

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 931-473-4402.

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.

Minimum Balance Requirements:

- No minimum balance required.
- You must deposit at least \$10.00 to open this account.

Fee/Service Charge:

- No monthly fee.

Interest Rate:

- The interest rate for your account is .85% with an annual percentage yield of .85%. Your interest rate and annual percentage yield may change at our discretion. The interest rate for your account is based on the First National Bank of Middle Tennessee Index. We may change the interest on your account daily.
- You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

Compounding and Crediting:

- Interest will be compounded daily. Interest will be credited to your account every 12 months. If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations

-ATM and Point of Sale purchases are not allowed on this type of account. No debit card is to be issued or tied to this account.

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-Customer will receive an annual check for balance in account in November. Account may be re-opened by making deposits again by December 31st of the same year.

Limited Withdrawal Transactions

-During any monthly statement cycle, you may not make more than 6 (six) of the limited types of withdrawals or transfers. These types of limited transactions are withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instructions, computer transfer, or by cashier's check, draft, debit card or similar order to a third party. A \$3.00 fee will be assessed for each subsequent limited transaction. (In-person withdrawals and transfers are considered unlimited types of transactions.)

-If you exceed the number of limited transactions 3 times in a 12-month rolling period, the bank may change your account to a transaction account or close the account per Federal Regulation D requirements.

Account Features:

- Free online banking, mobile banking & bill pay
- Electronic/Paper Statement available

Additional Terms:

- Dormant Account Service Charge-\$3.00 quarterly (every 3 months) if no deposit or withdrawal has been made to account for a period of 18 months or longer & balance falls below \$50.00.
- \$30.00 Overdraft Charge (per item)
 - (This charge may be imposed for overdrafts created by check, in-person withdrawals, debit card transactions, or by any other electronic means.)
- \$30.00 Insufficient Charge (per item). Items may be re-presented multiple times & a charge for each re-presented item may apply.