

## COMPREHENSIVE ANNUAL DISCLOSURE

<b>PART 1 This Disclosure Applies To Maturing Consumer Certificates For Personal, Family Or Household Purposes</b>					
Frequency Of Compounding	Daily	Interest Payment Frequency	Monthly	<b>Balance Required To Earn APY</b>	
Statement Frequency	N/A	Check Writing Privileges	None	Certificate Type	Balance
Minimum Balance To Avoid Service Fee	N/A	Fee If Below Minimum Balance	N/A	1 Month Classic Certificate	\$100,000
Ability To Withdraw - You may withdraw all or part of your certificate without penalty up to ten calendar days after the maturity date of the certificate. You may withdraw funds prior to maturity by paying an early withdrawal penalty equal to 3 months interest on amounts withdrawn from certificates with an original term of twelve months or less, 6 months interest on amounts withdrawn from certificates with an original term of more than twelve months. We use the simple interest rate in effect at the time of withdrawal to calculate penalties. We first deduct the penalty from any interest in the account, then from the amount of principal you withdraw. If your balance drops below the minimum balance required to earn interest on your certificate account, we may treat the entire amount as having been withdrawn and calculate the penalty on the balance.				2 Month Classic Certificate	\$100,000
				3 Month Classic Certificate	\$100,000
				6 Month Classic Certificate	\$2,000
				12 Month Classic Certificate	\$2,000
				24 Month Classic Certificate	\$2,000
				36 Month Classic Certificate	\$2,000
				48 Month Classic Certificate	\$2,000
				<b>Minimum Balance To Open</b>	
				Same as required to earn APY.	
Interest Rate Change Frequency - Your interest rate and annual percentage yield are effective for the term of your certificate. Certificates automatically renew for the then current rates and terms. No additional deposits may be made after the initial deposit.					
When we receive credit for your checks and other items deposited, we consider the funds collected. We accrue interest on the collected balance in your account from the date the funds are collected until the date of withdrawal. The Federal Reserve Bank gives us credit on most items in one day, and seldom delays credit longer than three days.					
We use the daily balance method to calculate your interest earned. We take the interest rate on your account, divide it by 365, and apply that factor to the collected balance in your account each day. You earn interest on any day your collected balance equals or exceeds the amount designated in this schedule. Interest is compounded daily. If you close your account before we credit the interest, you will not receive the accrued interest. Yields stated assume principal <b>and interest remain on deposit for a full year at the same rate of interest. A withdrawal or fees may reduce earnings.</b>					

## PART 2 IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (a) Tell us your name and account number (if any).
  - (b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - (c) Tell us the dollar amount of the suspected error.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days<sup>1</sup> after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, point of sale transaction, or foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days<sup>1</sup> for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

<sup>1</sup> Five business days if involving a Visa point of sale transaction processed by Visa. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S. to ATM transactions not sent over Visa [or Plus networks], or to transactions using your personal identification number which are not processed by Visa.

## PART 3.1 YOUR BILLING RIGHTS FOR HOME-EQUITY PLANS

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### What To Do If You Think You Find A Mistake On Your Statement

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address listed below. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You must notify us of any potential errors in writing. In your letter, give us the following information:

- (a) Account Information: Your name and account number.
- (b) Amount: The dollar amount of the suspected error.
- (c) Description of problem: Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

While we investigate whether or not there has been an error, the following are true:

- (a) We cannot try to collect any amount you question, or report you as delinquent.
- (b) We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit.
- (c) You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date this is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services.

There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## PART 3.2 YOUR BILLING RIGHTS FOR PLANS OTHER THAN HOME-EQUITY PLANS

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### What To Do If You Think You Find A Mistake On Your Statement

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address listed below. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing. In your letter, give us the following information:

- (a) Account Information: Your name and account number.
- (b) Amount: The dollar amount of the suspected error.
- (c) Description of problem: Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

### What Will Happen After We Receive Your Written Notice

- (1) Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- (2) Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error, the following are true:

- (a) We cannot try to collect any amount you question, or report you as delinquent on that amount.
- (b) We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit.
- (c) While you do not have to pay any questioned amount while we are investigating, you are still responsible for the remainder of your balance.

If we find that we made a mistake on your bill, you will not have to pay the amount in question or any interest or other fees related to that amount. If we didn't make a mistake, you will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation and still believe your bill is wrong, you must write us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we don't follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address listed on your bill or at the address listed at the bottom of this notice. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.