

RATE INFORMATION. The interest rate on your account is 4.940% with an annual percentage yield of 5.00%.

You will be paid this interest rate at maturity.

COMPOUNDING AND CREDITING. Interest will not be compounded and will be credited to another account at maturity.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest. The interest will be credited to an account in the designated charity's name at maturity. You will be provided a Charitable Donation Receipt with the charity's EIN number at account opening. After year-end, you will receive a 1099-INT to notify you of the total amount of interest earned which is equal to your total donation amount.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account.

BALANCE COMPUTATION 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

MATURITY DATE. Your account will mature 6 months from account opening.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest.

RENEWAL POLICIES. Your account will not renew automatically at maturity. If you do not renew the account, the account will no longer earn interest after the maturity date.