

STATEMENT SAVINGS TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.07% with an annual percentage yield of 0.07%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time, without prior notice. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A service charge of \$1.00 will be imposed every month if the balance in the account falls below \$50.00 any business day of the month. A \$5 service charge will be assessed for each limited transaction over 6 per month. A 1.00 service charge will be assessed for each teller assisted withdrawal exceeding 4 per month. The following fee applies to this account: Savings - Limited transactions over 6 per statement cycle: \$5.00 for each debit over 6.
