

SENIOR ADVANTAGE CHECKING TRUTH IN SAVINGS DISCLOSURE

First Savings Bank
Jeffersonville IN

This account is designed for the person who wants to earn interest. Avoid a \$10.00 monthly service charge by maintaining a combined average monthly balance of \$10,000.00 in all related deposit accounts with like ownership. Combined balances include checking, savings, certificate of deposits and IRA accounts. This account comes with two boxes of basic personalized checks each calendar year. Cashier's checks and a 3"x5" safe deposit box, where available, will be provided at no charge. The monthly service charge is waived if the primary or joint account owner is age 50 or over.

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 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. 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 monthly and will be credited to the account monthly.

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.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A combined average monthly balance of \$10,000.00 or more in qualifying personal deposit accounts is required to avoid a monthly service charge of \$10.00. Qualifying personal deposit accounts include this checking account, and any other checking, savings, certificate of deposit and IRA accounts. The combined average monthly balance is determined by adding the ending balance in the combined accounts each day of the month and dividing the sum by the number of days in the month. The monthly service charge is waived if the primary or joint account owner is age 50 or over.

The qualifying period begins the first day of the month following the month in which the account is opened. The qualifying period for determining if a service charge is applicable is based on a calendar month (first day through last day). If the account does not meet the requirements to avoid a service charge during the month, the service charge will be assessed on the last day of the following month. For example, if during the month of July (qualifying period of July 1 — July 31), you did not maintain a combined average monthly balance of \$10,000.00 or are not age 50 or older, you will receive a service charge on your August statement, which would be delivered to you in September.