TRUTH-IN-SAVINGS DISCLOSURE
VIP MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit $5,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service fee of $12.00 will be imposed every statement cycle if the balance in the account falls below $5,000.00 any day of the cycle.

Daily 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.

Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Transaction limitations:
The maximum total deposit to the VIP Money Market account is $500,000.00.

Transfers from a VIP Money Market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft or similar order to third parties are limited to six (6) per month.

GOLD VIP MONEY MARKET ACCOUNT

Rate Information – The interest rate and annual percentage yield for your account depend upon the applicable rate tier. Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit $100,000.00 to open this account.

Daily 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.

Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Transaction limitations:
The maximum total deposit to the Gold VIP Money Market account is $500,000.00.

Transfers from a Gold VIP Money Market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft or similar order to third parties are limited to six (6) per month.

12-MONTH BUMP RATE CERTIFICATE OF DEPOSIT

Bump Rate Option Plan and Rate Information: The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during the first term of this account to exchange this interest rate for a new interest rate. The new interest rate will be the interest rate we are then offering on time deposits of the amount of this account (or less) with the same term as the original term of this account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term, but not during any renewal term.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited to your account quarterly, unless otherwise requested.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit $5,000.00 to open this account. The maximum total deposit to the account is $200,000.00.

Daily 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.

Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).
Transaction limitations:
You may add to your deposit one (1) time during the term of your CD, deposit during term may not exceed $10,000.00.
You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -
The fee we may impose will equal six (6) months interest on the amount withdrawn subject to penalty.
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. You will have seven calendar days after maturity to withdraw the funds without a penalty.

24-MONTH BUMP RATE CERTIFICATE OF DEPOSIT

Bump Rate Option Plan and Rate Information: The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during the first term of this account to exchange this interest rate for a new interest rate. The new interest rate will be the interest rate we are then offering on time deposits of the amount of this account (or less) with the same term as the original term of this account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term, but not during any renewal term.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited to your account quarterly, unless otherwise requested.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit $5,000.00 to open this account. The maximum total deposit to the account is $200,000.00.

Daily 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.

Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Transaction limitations:
You may add to your deposit one (1) time during the term of your CD, deposit during term may not exceed $10,000.00.
You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -
The fee we may impose will equal six (6) months interest on the amount withdrawn subject to penalty.
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. You will have seven calendar days after maturity to withdraw the funds without a penalty.

36-MONTH CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.
Compounding frequency - Interest will be compounded daily.
Crediting frequency - Interest will be credited to your account quarterly, unless otherwise requested.
Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.
Minimum balance to open the account - You must deposit $1,000.00 to open this account. The maximum total deposit to the account is $100,000.00.
Daily 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.
Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).
Transaction limitations:
You may not make any deposits into your account before maturity.
You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.
Time requirements - Your account will mature as stated on your certificate of deposit.
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -
The fee we may impose will equal eighteen (18) months interest on the amount withdrawn subject to penalty.
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.
Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.
Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
You will have seven calendar days after maturity to withdraw the funds without a penalty.

48-MONTH CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.
Compounding frequency - Interest will be compounded daily.
Crediting frequency - Interest will be credited to your account quarterly, unless otherwise requested.
Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.
Minimum balance to open the account - You must deposit $1,000.00 to open this account. The maximum total deposit to the account is $100,000.00.
Daily 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.
Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).
Transaction limitations:
You may not make any deposits into your account before maturity.
You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.
Time requirements - Your account will mature as stated on your certificate of deposit.
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -
The fee we may impose will equal twenty-four (24) months interest on the amount withdrawn subject to penalty.
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.
Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

60-MONTH CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited to your account quarterly, unless otherwise requested.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit $1,000.00 to open this account. The maximum total deposit to the account is $100,000.00.

Daily 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.

Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Transaction limitations:

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- The fee we may impose will equal thirty (30) months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

Account Rates and Fees - Please refer to our website or separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Transaction limitation - We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.