

TRUTH IN SAVINGS
IRA Statement Savings Account Disclosure



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.01 but less than \$2,500.00	0.050%	0.05%
2	Equal to or greater than \$2,500.00 but less than \$10,000.00	0.100%	0.10%
3	Equal to or greater than \$10,000.00 but less than \$25,000.00	0.150%	0.15%
4	Equal to or greater than \$25,000.00 but less than \$50,000.00	0.200%	0.20%
5	Equal to or greater than \$50,000.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Additional Rate Information. The interest rate and annual percentage yield may change any time at the discretion of this Association and will apply to the entire balance including any additions.

Interest is earned for each day the account balance is \$.01 or more. Interest earnings are compounded monthly and credited to this account on the last business day of each month.

Interest is not calculated for the first day of deposit, but is calculated for the day a withdrawal is made. Interest begins to accrue on the next business day after a non-cash item is deposited (for example, checks).

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after a non-cash item is deposited (for example, checks).

TRANSACTION LIMITATIONS. No ATM access. No ACH, Tellerphone or internet transfers.

May be subject to hold on non-cash deposits.

FFL reserves the right to require that a customer give 7 days prior written notice of any intended withdrawal.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.