

TRUTH IN SAVINGS
Christmas Club 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	0.050%	0.05%
3	Equal to or greater than \$10,000.00 but less than \$25,000.00	0.100%	0.10%
4	Equal to or greater than \$25,000.00 but less than \$50,000.00	0.150%	0.15%
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. 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 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.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 2 years of inactivity. After 5 years of no activity, a \$50.00 dormant account fee will be charged and funds will be subject to escheat.

PROCESSING ORDER. All automatic credit transactions are processed first. Deposits or withdrawals, made in person, will be posted in the order they are received. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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 a non-cash item is deposited (for example, checks).

TRANSACTION LIMITATIONS. The passbook must be presented for transactions, changes of ownership, and requests to close the account.

No more than 6 check withdrawals payable to third parties may be made from this account per month.

No ATM access. No ACH withdrawals. No debit transfers via TellerPhone, online or mobile banking. No IRA's, No Share loans.

May be subject to hold on non-cash deposits.

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

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.