

TRUTH-IN-SAVINGS DISCLOSURE TAB SPEND

Purpose and expected use of accounts – This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities, including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions, are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Debit card transactions conducted in a calculated fashion for the sole purpose of enhancing cash-back rewards *are not* considered normal, day-to-day spending behavior. These types of transactions will be deemed inappropriate transactions and will not count toward earning the account's rewards.

TAB Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated manner may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over three (3) consecutive Statement Cycles.

TAB Bank reserves the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A TAB Bank check for the remaining balance, if applicable, will be mailed to the account holder at the address indicated on our current records. Upon termination of your TAB Spend account, any optional add-on products/services associated with this account will also be terminated at the same time.

Rate Information – Your interest rate and Annual Percentage Yield (APY) 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. Rewards less than a penny cannot be distributed.

Effect of closing an account – If you close your account before rewards or interest are credited, you will forfeit the rewards and will not receive the accrued interest.

Minimum balance to open the account – There is no minimum balance required to open the account.

Minimum balance to obtain the Annual Percentage Yield (APY) disclosed – You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed Annual Percentage Yield (APY).

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 business day you deposit noncash items (for example, checks).

Reward Information – You will receive cash back on debit card purchases. A maximum of one (1) cash-back payment may be earned per monthly Statement Cycle. Your cash-back payment will be credited to your TAB Spend account on the last day of the current Statement Cycle in the form of a single payment.

Account transactions and activities may take one or more days to

post and settle to the account. Only posted and settled transactions will be included in your reward calculation.

Rewards are variable and may change after the account is opened without notice to you.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Cycle Date Information – Our Monthly Reward Cycle dates are not the same as our Statement Cycle dates:

"Monthly Reward Cycle" – A period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means Monday through Friday, excluding federal holidays.

"Statement Cycle" – The period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Additional information – Account approval, conditions, limits, timeframes, enrollments, log-on, and other requirements apply. Enrollment in E-Statements is a condition of this account. Limit of one (1) account per Social Security Number (SSN). There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, and enrollment instructions.



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