

# Your Deposit Account



Truth in Savings

## TRUTH-IN-SAVINGS DISCLOSURE

### 365 Checking 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 not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance and card transaction requirements to avoid imposition of fees** - See separate fee schedule.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**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).

**Fees** - See separate fee schedule.

### TAB Chrome Checking 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 not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance and card transaction requirements to avoid imposition of fees** - See separate fee schedule.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**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).

**Fees** - See separate fee schedule.

### TAB Save Account

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - At our discretion, we may change the interest rate and annual percentage yield (APY) at any time, without notice.

**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 not receive the accrued interest.

**Minimum balance to avoid imposition of fees** - No minimum balance fees.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**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).

**Transaction limitations** - Transfers from a High Yield Savings account to another account or to third parties by preauthorized, automatic, telephone, a computer transfer, a draft or similar order to third parties are limited to six per monthly statement cycle.

**Fees** - See separate fee schedule.

For current interest rates and APYs visit our website (tabbank.com) or call 1 (800) 355-3063.

### Traditional / Roth / Coverdell IRA Savings 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 not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance to avoid imposition of fees** - No minimum balance fees.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

**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).

### 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 not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance to avoid imposition of fees** - No minimum balance fees.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**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).

**Transaction limitations** - Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, a computer transfer, a check, or similar order to third parties are limited to six per monthly statement cycle.

**Fees** - See separate fee schedule.

#### Certificate of Deposit

**Compounding frequency** - Interest will be compounded every day.

**Crediting frequency** - Interest will be credited to your account monthly, quarterly or annually.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - No minimum balance fees.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**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).

**Transaction limitations** - You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. 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.

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

- If your account has an original maturity of 12 months or less:  
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of greater than 12 months:  
The fee we may impose will equal 180 days 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.

**Interest Rates** - If you fund your CD on the same day you open it you will earn the disclosed interest rate and APY for that CD term and balance tier. Renewed CDs will receive the highest interest rate and APY we offer for the term and balance tier for that CD at the time of maturity.

**Treatment of Account at Maturity** - Please notify us in writing before your maturity date or before the end of your Ten Day Grace Period if you do not want your CD to renew automatically. During the Grace Period, you may withdraw all or any portion of the funds from your CD without an early withdrawal penalty, but if you do so, you will not receive interest that would

accrue during the Grace Period on the amount you have withdrawn and transferred outside of TAB Bank.

**Fees** - See separate fee schedule.

#### Traditional / Roth / Coverdell IRA Certificate of Deposit

**Compounding frequency** - Interest will be compounded every day.

**Crediting frequency** - Interest will be credited to your account monthly, quarterly or annually.

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

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - No minimum balance fees.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**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).

**Transaction limitations** - You may make unlimited deposits into your account.

There are no limitations on the frequency or timing of additional deposits, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity. 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.

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

- If your account has an original maturity of 12 months or less:  
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of greater than 12 months:  
The fee we may impose will equal 180 days 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.

**Interest Rates** - If you fund your CD on the same day you open it you will earn the disclosed interest rate and APY for that CD term and balance tier. Renewed CDs will receive the highest interest rate and APY we offer for the term and balance tier for that CD at the time of maturity.

**Treatment of Account at Maturity** - Please notify us in writing before your maturity date or before the end of your Ten Day Grace Period if you do not want your IRA CD to renew automatically. During the Grace Period, you may withdraw all or any portion of the funds from your IRA CD without an early withdrawal penalty, but if you do so, you will not receive interest that would accrue during the Grace Period on the amount you have withdrawn and transferred outside of TAB Bank. If you withdraw funds from an IRA

CD, there may be federal tax implications. For IRA CDs you may also be required to complete the appropriate Distribution Form if you do not allow your IRA CD to automatically renew.



1-800-355-3063  
www.tabbank.com