

Centreville Bank

TRUTH-IN-SAVINGS DISCLOSURE

eCHOICE CHECKING

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

Fees - A paper statement fee will be charged each statement cycle a paper statement is printed.

Centreville Bank will not assess ATM service fees for withdrawals at non-Centreville Bank owned ATMs.

You will be refunded a portion of your accrued domestic non-Centreville Bank ATM terminal surcharge fees per statement cycle.

Additional fees may apply. Please refer to our separate Fee Schedule.

Account Features -

eStatement requirement - This account requires the enrollment and acceptance of electronic statements (eStatements). If you do not enroll in and accept eStatement delivery, cancel eStatements or eStatements are canceled by the Bank due to an inactive online account or invalid email address, a paper statement fee will apply.

ELITE CHECKING

Rate information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee will be charged each statement cycle if the combined balance in "related" accounts falls below \$10,000.00 at statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees -

A maintenance fee will be charged each statement cycle if the combined balance in "related" account falls below \$10,000.00 at statement cycle.

Centreville Bank will not assess ATM service fees for withdrawals at non-Centreville Bank owned ATMs.

You will be refunded a portion of your accrued domestic non-Centreville Bank ATM terminal surcharge fees per statement cycle.

Additional fees may apply. Please refer to our separate Fee Schedule.

Account Features -

Related accounts - Related accounts include: Savings, CDs, IRAs, Checking or Loan accounts. Accounts are related pursuant to the tax reporting owner of the Elite Checking account. With the exception of sole proprietorships, a personal account may not be related to a business account. Some fiduciary accounts may be related for this feature.

You may be eligible for preferred rates on certain new or renewed CDs and IRAs.

CHOICE CHECKING

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 - A maintenance fee will be charged each statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle. This fee will not be assessed if the tax reporting owner is age 55 and over.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees -

A maintenance fee will be charged each statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle. This fee will not be assessed if the tax reporting owner is age 55 and over.

Centreville Bank will charge an ATM service fee for each withdrawal at non-Centreville Bank owned ATMs. The first 5 ATM service fees will be waived each statement cycle.

Additional fees may apply. Please refer to our separate Fee Schedule.

FLAT FEE CHECKING ACCOUNT (No longer available as of 07/01/16)

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

Transaction limitations - Checks that post and clear in excess of 12 during the statement cycle will be assessed a checks written fee.

Fees -

A maintenance fee will be charged each statement cycle. This fee will be waived if you have a direct deposit that posts and clears during the statement cycle.

A checks written fee will be charged for each check that posts and clears in excess of 12 during the statement cycle.

Centreville Bank will charge an ATM service fee for each withdrawal at non-Centreville Bank owned ATMs.

Additional fees may apply. Please refer to our separate Fee Schedule.

SOLID PASSBOOK SAVINGS ACCOUNT

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Electronic debits are not permitted on this account.

Fees - Additional fees may apply. Please refer to our separate Fee Schedule.

HOLIDAY CLUB ACCOUNT

Effect of closing an account - If you close your account prior to club maturity, you will not receive the bonus.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Transaction limitations -

Deposits must be made in increments of installment amount chosen at the time the account is opened.

With the exception of annual distribution, electronic debits are not permitted on this account.

Withdrawals prior to annual distribution require account to be closed.

Fees -

Additional fees may apply. Please refer to our separate Fee Schedule.

Centreville Bank

Bonus - A bonus payment equal to one installment will be credited to your account at club maturity. To earn the bonus, all 50 installments must post and clear prior to club maturity. The maximum bonus is \$50.00 per account. The balance in your Holiday Club Account will automatically be distributed by either direct deposit to another Centreville Bank account or by check annually in October.

DEPENDABLE SAVINGS

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee will be charged every month if the balance in the account falls below \$100.00 any day of the month. This fee will not be charged if the tax reporting owner is age 18 and under or age 55 and over.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - See "Transfer Limitations" section of "Terms and Conditions of Your Account" for transaction limitations. An excessive transfer fee will apply.

Fees -

A maintenance fee will be charged each month if the balance in the account falls below \$100.00 any day of the month. This fee will be waived if the tax reporting owner is age 18 and under or age 55 and over.

Centreville Bank will charge an ATM service fee for each withdrawal at non-Centreville Bank owned ATMs. The first 5 ATM service fees will be waived each month.

An excessive transfer fee will apply when transactions exceed limitations as set forth in Transaction Limitations. This fee will be waived if the tax reporting owner is age 18 and under.

Additional fees may apply. Please refer to our separate Fee Schedule.

ELITE SAVINGS

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

- Tier 1 - Account balances \$2,500.00 to \$ 24,999.99
- Tier 2 - Account balances \$25,000.00 to \$74,999.99
- Tier 3 - Account balances \$75,000.00 and greater

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee will be charged every month if the balance in the account falls below \$2,500.00 any day of the month.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - See "Transfer Limitations" section of "Terms and Conditions of Your Account" for transaction limitations. An excessive transfer fee will apply.

Fees -

A maintenance fee will be charged each month if the balance in the account falls below \$2,500.00 any day of the month.

Centreville Bank will charge an ATM service fee for each withdrawal at non-Centreville Bank owned ATMs. The first 5 ATM service fees will be waived each month.

An excessive transfer fee will apply when transactions exceed limitations as set forth in Transaction Limitations.

Additional fees may apply. Please refer to our separate Fee Schedule.

PERSONAL ELITE MONEY MARKET ACCOUNT (Personal Elite MMDA)

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

- Tier 1 - Account balances \$10,000.00 - \$ 24,999.99
- Tier 2 - Account balances \$25,000.00 - \$49,999.99
- Tier 3 - Account balances \$50,000.00 - \$99,999.99
- Tier 4 - Account balances \$100,000.00 - \$249,999.99
- Tier 5 - Account balances \$250,000.00 - \$499,999.99
- Tier 6 - Account balances \$500,000.00 and greater

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily.

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 \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$10,000.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - See "Transfer Limitations" section of "Terms and Conditions of Your Account" for transaction limitations.

An excessive transfer fee will apply.

Account Features -

eStatement requirement - This account requires the enrollment and acceptance of electronic statements (eStatements). If you do not enroll in and accept eStatement delivery, cancel eStatements or eStatements are canceled by the Bank due to an inactive online account or invalid email address, a paper statement fee will apply.

Fees:

A paper statement fee will be charged each statement cycle a paper statement is printed.

An excessive transfer fee will apply when transactions exceed limitations as set forth in Transaction Limitations.

Additional fees may apply. Please refer to our separate Fee Schedule.

CERTIFICATE OF DEPOSIT (less than one year)

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily. If the tax reporting owner of this certificate of deposit (CD) is also an owner of an Elite Checking account you will receive the Elite Rate and Elite APY as disclosed at account opening. If the Elite Checking account is closed, the CD interest rate and APY will default to the interest rate and APY effective at account opening or last renewal whichever is most recent.

Compounding and crediting frequency - Interest will not compound. Interest will be credited to your account monthly.

Centreville Bank

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 and maintain account - You must deposit \$1,000.00 to open and maintain this account.

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 no later than the business day we receive credit for the deposit of 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. A penalty may be assessed.

You may withdraw interest credited in the term before maturity of that term without penalty.

Time requirements - Your maturity date will be disclosed on your certificate receipt.

Early withdrawal penalties - A penalty may be assessed if you withdraw any funds before maturity. The penalty assessed will equal 3 months interest on the amount withdrawn subject to penalty. The interest rate used to calculate the penalty is the interest rate in effect at the time of withdrawal.

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.

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 will have 10 calendar days after the maturity date to withdraw funds without penalty. You may prevent renewal if you withdraw the funds in the account at maturity or during the 10 day grace period.

Each renewal term will be similar to 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 a similar term, minimum balance, if any, and other features as the original time deposit.

Fees -

Additional fees may apply. Please refer to our separate Fee Schedule.

CERTIFICATE OF DEPOSIT (one year and greater)

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily. If the tax reporting owner of this certificate of deposit (CD) is also an owner of an Elite Checking account you will receive the Elite Rate and Elite APY as disclosed at account opening. If the Elite Checking account is closed, the CD interest rate and APY will default to the interest rate and APY effective at account opening or last renewal whichever is most recent.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 and maintain account - You must deposit \$1,000.00 to open and maintain this account.

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 no later than the business day we receive credit for the deposit of 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. A penalty may be assessed.

You may withdraw interest credited during the term before maturity of that term without penalty.

Time requirements - Your maturity date will be disclosed on your certificate receipt.

Early withdrawal penalties - A penalty may be assessed if you withdraw any funds before maturity. The penalty assessed will equal 9 months interest on the amount withdrawn subject to penalty for certificates with a maturity of 1 - 4 years. The penalty assessed will equal 1 year of interest on the amount withdrawn subject to penalty for certificates with a maturity of 5 years and greater. The interest rate used to calculate penalties is the interest rate in effect at the time of withdrawal.

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.

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 will have 10 calendar days after the maturity date to withdraw funds without penalty. You may prevent renewal if you withdraw the funds in the account at maturity or during the 10 day grace period.

Each renewal term will be similar to 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 a similar term, minimum balance, if any, and other features as the original time deposit.

Fees -

Additional fees may apply. Please refer to our separate Fee Schedule.

DAILY VARIABLE RATE IRA CERTIFICATE OF DEPOSIT

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily. If the tax reporting owner of this CD IRA is also an owner of an Elite Checking account you will receive the Elite Rate and Elite APY as disclosed at account opening. If the Elite Checking account is closed, the CD IRA interest rate and APY will default to the interest rate and APY effective at account opening or last renewal whichever is most recent.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$500.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations -

You may make deposits into your account during the term for accounts with a term of 12 months or less. Deposits during the term are prohibited for accounts with terms greater than 12 months.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. A penalty may be assessed.

You may withdraw interest credited during the term before maturity of that term without penalty.

Time requirements - Your maturity date will be disclosed on your certificate receipt.

Early withdrawal penalties - A penalty may be assessed if you withdraw any of the funds before maturity. The penalty assessed will equal 6 months interest on the amount withdrawn subject to penalty. The interest rate used to calculate the penalty is the interest rate in effect at the time of withdrawal.

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.

Centreville Bank

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 will have 10 calendar days after the maturity date to withdraw funds without penalty. You may prevent renewal if you withdraw the funds in the account at maturity or during the 10 day grace period.

Each renewal term will be similar to 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 a similar term, minimum balance, if any, and other features as the original time deposit.

Fees -

A transfer/direct rollover fee may be assessed for each transfer/direct rollover to another institution.

Additional fees may apply. Please refer to our separate Fee Schedule.

Additional Features - A rate and/or term change may be available upon request. Penalties may apply.

MONTHLY VARIABLE RATE IRA CERTIFICATE OF DEPOSIT

Rate Information - The interest rate and annual percentage yield (APY) may change. Your interest rate and APY will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - At our discretion, the interest rate and APY may change daily. If the tax reporting owner of this CD IRA is also an owner of an Elite Checking account you will receive the Elite Rate and Elite APY as disclosed at account opening. If the Elite Checking account is closed, the CD IRA interest rate and APY will default to the interest rate and APY effective at account opening or last renewal whichever is most recent.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$100.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations -

You may make deposits into your account at any time before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. A penalty may be assessed.

You may withdraw interest credited during the term before maturity of that term without penalty.

Time requirements - Your maturity date will be disclosed on your certificate receipt.

Early withdrawal penalties - A penalty may be assessed if you withdraw any of the funds before maturity. The penalty assessed will equal 6 months interest on the amount withdrawn subject to penalty. The interest rate used to calculate the penalty is the interest rate in effect at the time of withdrawal.

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 will have 10 calendar days after the maturity date to withdraw funds without penalty. You may prevent renewal if you withdraw the funds in the account at maturity or during the 10 day grace period.

Each renewal term will be similar to 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 a similar term, minimum balance, if any, and other features as the original time deposit.

Fees -

A transfer/direct rollover fee may be assessed for each transfer/direct rollover to another institution.

Additional fees may apply. Please refer to our separate Fee Schedule.

Additional features - A rate and/or term change may be available upon request. Penalties may apply.

BURIAL ACCOUNT

Rate Information - The interest rate and annual percentage yield will be disclosed on your Interest Rate Disclosure.

Determination of rate and frequency of rate changes - You will be paid the disclosed rate until first maturity.

Compounding and crediting frequency - Interest will be compounded daily. Interest will be credited to your account monthly.

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 \$200.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$200.00 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations -

You may make deposits to your account at any time before maturity.

There are specific transaction limitations for withdrawals on Burial Accounts based on the type of agreement, i.e. Revocable or Irrevocable.

Neither the funeral home nor the purchaser can remove funds for 'hardship'. Withdrawal of funds will result in account closure. An Escrow Disbursement Request must accompany all withdrawal requests.

Revocable Accounts - The purchaser may cancel the revocable account with the funeral home prior to death upon written notice to the funeral home (escrow agent). The following must be provided to cancel the Burial Account:

- A letter from the purchaser stating they would like to cancel the account.
- A letter from the funeral home documenting the amount of costs actually and reasonably incurred in performance of the contract in accordance with Rhode Island State law which may reduce the funds disbursed to the purchaser.

Requests for withdrawals prior to death of the purchaser will result in the account being closed.

Funds must be returned to the purchaser within 15 days after cancellation. A penalty may apply.

Irrevocable Accounts - Withdrawals prior to death are prohibited. The purchaser may transfer the account funds from one funeral service establishment to another upon written request from the purchaser and consent of the escrow agent.

Requests for transfers prior to death of the purchaser will result in the account being closed. A penalty may apply.

Time requirements - Your maturity date will be disclosed on your certificate receipt.

Penalties - Early withdrawals are prohibited. A penalty may be assessed if this account is cancelled or transferred prior to death (refer to Transaction Limitations). The penalty assessed will be equal to certificates with the same term.

Withdrawal of interest prior to maturity - Withdrawals of interest are prohibited. The annual percentage yield assumes interest will remain on deposit until maturity.

Automatically renewable time account - This account will automatically renew at maturity. You cannot prevent automatic renewal. You will have 10 calendar days after the maturity date to close the account without penalty. Each renewal term will be similar to 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 a similar term, minimum balance, if any, and other features as the original time deposit.

Fees -

Additional fees may apply. Please refer to our separate Fee Schedule.