

TRUTH-IN-SAVINGS DISCLOSURE
PERSONAL PREMIUM CHECKING

Centreville Bank
1218 Main Street
West Warwick, Rhode Island
401-821-9100
www.centrevillebank.com

RATE INFORMATION. The interest rate on your account is 0.050 % with an annual percentage yield of 0.05 %.

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.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to your account monthly . If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

You must maintain a minimum daily balance of \$100.00 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.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES. A maintenance fee of \$25.00 will be imposed every statement cycle if the balance in the account or "related" accounts falls below \$25,000.00 any day of the cycle.

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

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES: For detailed information regarding the amount of fees and charges associated with the account please refer to the separate Fee Schedule provided to you with this disclosure. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change and upon request. Centreville Bank will assess an ATM service fee for each withdrawal at non-Centreville Bank owned ATMs. You will be refunded daily the domestic non-Centreville Bank ATM terminal surcharges.

ACCOUNT FEATURES.

Related accounts - Related accounts include: Savings, CDs, IRAs, Checking, Home Equity Loan or Home Equity Line of Credit accounts.

Accounts are related pursuant to the tax reporting owner of the Personal Premium 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.