TRUTH IN SAVINGS
IRA 12 Month Variable

RATE INFORMATION. The interest rate on your account is 3.200% with an annual percentage yield of 3.24%.

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 quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will not receive the accrued interest. Fees could affect earnings on this account.

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.

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.
You may make additional deposits to this account up to the maximum permitted by law. You may not make withdrawals from your account until maturity.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

MATURITY DATE. Your account will mature 12/10/2859.

RENEWAL POLICIES. Your account will automatically renew at maturity. There is no grace period following the maturity of this account to withdraw funds without an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 09/10/2026. To obtain the current rate(s) and annual percentage yield information, please call (888)210-2028.

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.

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