

Truth-in-Savings Disclosure

Effective 2-1-2025

Level Up Money Market

This disclosure includes specific rules that influence your deposit account.

Rate Information: This is a variable rate account. The interest rate and APY (Annual Percentage Yield) for your account is determined based upon the applicable tier rate. The bank may change the interest rate for your account at its discretion. **Refer to our separate rate sheet for details.**

Compounding and crediting frequency: Interest is compounded daily and credited monthly on the last business day of the statement cycle.

Daily balance computation method: The bank uses the daily balance method to determine the interest on your account. This method is applied to a daily periodic rate to the principal account balance each day.

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

Minimum balance to open the account: To open this account you must deposit at least \$20,000.00.

Minimum balance to obtain the annual percentage yield: There is no minimum balance to earn interest.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Transaction Limitations: The Bank reserves the right to require written notification within 7 days prior to any withdrawal from an interest-bearing account. Under applicable law, we may extend the notice period for up to 90 days.

Additional Information: Refer to Combined Account Disclosure for more information. Only available for consumer accounts.

Fees: Monthly paper statement fees apply (can be waived by enrolling in eStatements). **See Fee Schedule.**

The Federal Deposit Insurance Corporation (FDIC) insures deposits of up to \$250,000.00. All portions over \$250,000.00 are insured by the Depositors Insurance Fund (DIF).



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