

Additional Account Information

Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period for leap year).

We use the daily balance method to calculate the interest on your account and determine the minimum balance to obtain the APY. This method applies a daily periodic rate to the principal in the account each day. Accrued interest will not be credited on accounts that are closed prior to their statement cycle date.

All accounts are variable rate accounts, with the exception of Fixed Rate Certificates of Deposit. As such, the interest rate and APY on all accounts, with the exception of Fixed Rate Certificates of Deposit, may change daily at our discretion.

Interest Bearing Checking, Money Market and Ultimate Money Market Accounts

Interest may be earned based on the "provisional credit" guidelines. Generally, provisional credit will be one business day for local checks and two business days for non-local checks. (Business days are days the Federal Reserve Bank is open.) These are variable rate accounts. Rates are set by Corus Bank. Both the interest rate and the Annual Percentage Yield (APY) are subject to change. Fees on the account could reduce earnings. For the current rate/APY, contact a Retail Banker or call us at **(800) 989-5101**.

Certificate of Deposit Account Interest

Interest begins to accrue on the day of deposit. The APY assumes that interest will remain on deposit until maturity. If interest is withdrawn prior to maturity, earnings will be reduced. Interest does not accrue on amounts withdrawn on the date of withdrawal. For Regular and Jumbo CDs with maturities of less than one year, APYs are based on compounding and payment of interest at maturity. For Regular and Jumbo CDs with maturities of one year or longer, APYs are based on compounding and payment of interest on a monthly basis and at maturity.

A penalty will be imposed on withdrawals made prior to maturity.

Fees could reduce earnings on accounts and fees may apply for accounts closed within 6 months of opening.

MEMBER FDIC

Revised 4/09/09