

TRUTH IN SAVINGS DISCLOSURE

IRON COUNTRY NOW ACCOUNT

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month.

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 for each day.

Minimum balance to obtain annual percentage yield disclosed: You must maintain a minimum balance of \$1,200.00 in the account each day to obtain the disclosed annual percentage yield.

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

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

Minimum balances to open checking account: Your new host NOW account must be opened with \$100.00, (Although you must have existing accounts with combined daily balances of \$5,000.00). Money Market accounts, Statement Savings, Certificate of Deposit, and IRA accounts personally owned by you will qualify toward the combined balance minimum.

Minimum balances to avoid imposition of fees: If you maintain combined daily balances of \$5,000.00 or greater for the monthly statement cycle, there will be no monthly service fee charged on your account. Money Market accounts, passbook, statement savings, Certificate of Deposit and IRA accounts personally owned by you will qualify toward the combined balance minimum. Or \$25,000.00 in Home Equity Loan balance or \$75,000.00 in Residential Mortgage Loan balance. If your combined daily balance falls below \$5,000.00 or your qualifying loan balance falls below its' minimum for the monthly statement cycle we will impose a maintenance service charge fee of \$33.50 once during the statement cycle.

LINC CHECKING ACCOUNT

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month.

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 for each day.

Minimum balance to obtain annual percentage yield disclosed: You must maintain a minimum balance of \$1,200.00 in the account each day to obtain the disclosed annual percentage yield.

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

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

Minimum balances to open checking account: Your new LINC account must be opened with \$5,000.00. Money Market accounts, Statement Savings, Certificate of Deposit, and IRA accounts personally owned by you will qualify toward the combined balance minimum.

Minimum balances to avoid imposition of fees: If you maintain a combined daily balance of \$5,000.00 or greater for the monthly statement cycle, AND have Five (5) or more POS transactions per cycle, then there will be no monthly service fee charged on your account. Money Market accounts, Statement Savings, Certificate of Deposit, and IRA accounts personally owned by you will qualify toward the combined balance minimum. Or \$25,000.00 in Home Equity Loan or \$75,000.00 in Residential Mortgage Loan balance.

If your combined daily balance falls below \$5,000.00 OR if you don't have at least Five (5) POS transactions cycle we will impose a maintenance service charge fee of \$33.50 once during the statement cycle.

Paper Statement Fee: You will be assessed \$6.00 for each paper statement mailed to you. To avoid this fee, log on to iBanking, set up statement access, and view your statement online.

Definitions:

Money Market Accounts, Statement savings, Certificate of Deposit, and IRA accounts personally owned by you will qualify towards the combined balance minimum OR \$25,000 in Home Equity loan balance OR \$75000 in residential Mortgage loan balance.

POS: Point of Sale; A signature or PIN based purchase with your National Iron Bank MasterCard Debit Card.

End of Month Statement Cycles Only – Product is coded to not allow mid-month statement cycles.

HARVEST MONEY MARKET ACCOUNT

Rate information - Your interest rate and annual percentage yield may change.

Frequency of rate change - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

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.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield.

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

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

Minimum balance to open the account - You must deposit \$25,000.00 to open this account.

Minimum balance to avoid imposition of fees: A maintenance service charge fee of \$12.50 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the cycle.

Fees: A charge per check of \$.50 will be charged for each check paid out of this account through inclearing. This fee will apply if the minimum daily balance requirement to avoid fees is not met.

MasterMoney Card/ATM Fees: there is a charge per transaction at ATMs we do not own or operate. You will be assessed \$3.00 for each withdrawal made.

POS Withdrawal Service Charge: You will be assessed \$1.00 for each debit transaction made using your pin number.

Paper Statement Fee: You will be assessed \$6.00 for each paper statement.

MONEY MARKET TRANSACTION LIMITATIONS

We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

REGULAR CHECKING(Golden Age Account)

Minimum balance to avoid imposition of fees: If you maintain a minimum daily balance of \$1,000.00 or greater for the monthly statement cycle, there will be no monthly service fee charged on your account.

If your daily balance falls below \$1,000.00 for the monthly statement cycle we will impose a maintenance service charge fee of \$16.50 once during the statement cycle.

AGE 60 AND OVER: no monthly service charge.

MasterMoney Card/ATM Fees: there is a charge per transaction at ATMs we do not own or operate. You will be assessed \$3.00 for each withdrawal made.

POS Withdrawal Service Charge: You will be assessed \$1.00 for each debit transaction made using your pin number.

Paper Statement Fee: You will be assessed \$6.00 for each paper statement.

TRIUMPH ACCOUNT

Minimum balance to avoid imposition of fees: This account has no monthly maintenance service charge.

MasterMoney Card/ATM Fees: there is a charge per transaction at ATMs we do not own or operate. You will be assessed \$3.00 for each withdrawal made.

POS Withdrawal Service Charge: You will be assessed \$1.00 for each debit transaction made using your pin number.

ITEMS* DRAWN AGAINST UNCOLLECTED FUNDS

(PAID OR RETURNED) \$37.00

*To Include:

Checks Presented through Inclearing

Checks Cashed at the Teller Line

External Withdrawals

Cash Withdrawals Processed at the Teller Line

FGS ACCOUNT (The Frederick Gunn School)

Minimum balance to avoid imposition of fees: This account has no monthly statement service charge.

Minimum balance to open the account: You must deposit \$10.00 to open the account.

MasterMoney Card/ATM Fees: there is a charge per transaction at ATMs we do not own or operate. You will be assessed \$3.00 for each withdrawal made.

ITEMS* DRAWN AGAINST INSUFFICIENT FUNDS (PAID OR RETURNED) \$37.00

*To Include: ATM Withdrawals (with OPT IN) POS Withdrawals (with OPT IN) Checks Presented through In-clearing Checks Cashed at the Teller Line

External Withdrawals

Bill Payment Withdrawals

Cash Withdrawals Processed at the Teller Line Re-

Presented returned items.

REPLACEMENT MASTERMONEY CHECK CARD \$15.00

REPLACEMENT PIN NUMBERS \$3.00

PAPER STATEMENT DELIVERY (e-Statement free) \$6.00

INACTIVE/DORMANT ACCOUNTS (12/18 MONTHS) \$10.00

An account is inactive if for six months you have made no deposits or withdrawals to the account. This fee begins at twelve months, and is assessed on accounts with balances below \$1,000.00.

STATEMENT SAVINGS ACCOUNT

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees A statement service charge fee of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

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 on the second business day after the banking day you deposit noncash items (for example, checks).

Effect of closing an account – We will credit all accrued interest to your account on the day of closing withdrawal.

ATM Card Fees: there is a charge per transaction at ATMs we do not own or operate. You will be assessed \$3.00 for each withdrawal made.

POS Withdrawal Service Charge: You will be assessed \$1.00 for each debit transaction made using your pin number.

CERTIFICATE OF DEPOSIT

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$1,000.00 to open 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 for each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the second 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.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Early withdrawal penalties (a penalty may be imposed for withdrawal before maturity) -

If your account has an original maturity of less than one year:

The fee we may impose will equal three months simple interest on the amount withdrawn subject to penalty.

If your account has an original maturity of one year or longer.

The fee we may impose will equal six months simple interest on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we will waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified 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 may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below). We can prevent renewal if we mail notice to you at least seven calendar days before maturity.

Each renewal term will be the same as 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 the same term, minimum balance (if any) and other features as the original deposit.

You will have seven days after maturity to withdraw the funds without penalty.