

This is important information about your account with:

First Bank  
P.O. Box 1237  
Clewiston, FL 33440  
866-319-4093

FIRST 1 INTEREST CHECKING

## Truth-In-Savings Disclosures

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### Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is \$100.00 or more, but less than or equal to \$2,499.99, the interest rate paid on the entire balance in your account will be 0.30% with a(n) annual percentage yield of 0.30%.

If your daily balance is \$2,500.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.35% with a(n) annual percentage yield of 0.35%.

If your daily balance is \$25,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 0.40% with a(n) annual percentage yield of 0.40%.

If your daily balance is \$250,000.00 or more, but less than or equal to \$499,999.99, the interest rate paid on the entire balance in your account will be 0.45% with a(n) annual percentage yield of 0.45%.

If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be 0.50% with a(n) annual percentage yield of 0.50%.

The interest rate(s) and annual percentage yield(s) may change at any time.

**Crediting Frequency.** The interest will be credited into this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$100.00.

**Minimum Balance to Obtain the Disclosed Annual Percentage Yield.** You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid a Fee.** If your average daily balance falls below \$1,000.00 for any month, your account will be subject to a monthly service charge fee of \$10.00 for that month.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Additional Terms.** The following additional terms apply to this account:

Please refer to our separate Limits and Fee schedule for additional information about charges.

Fee may reduce earnings.

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.)