

This is important information about your account with:

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

FIRST 1 SAVINGS

Truth-In-Savings Disclosures

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 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 quarterly.

Compounding Frequency. The interest will be compounded quarterly.

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 \$50.00.

Minimum Balance to Avoid a Fee. If your average daily balance falls below \$25.00 for any month, your account will be subject to a service charge fee of \$2.00 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.

Fees and Charges. The following fees and charges apply to this account:

Excessive Debit Fee: An excessive debit fee of \$4.00 will be charged for each withdrawal/debit in excess of three (3) during a month.

Additional Terms. The following additional terms apply to this account:
Please refer to our separate Limits and Fee schedule for additional information about charges.
Fees may reduce earnings.