

TRUTH-IN-SAVINGS DISCLOSURE

CHECKING ACCOUNT

Please see the Common Features section for details on this account.

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.

Minimum balance to avoid imposition of fees- A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$750.00 for Heritage Interest accounts and \$1000.00 for Heritage Elite accounts any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed- You must maintain a minimum average daily balance of \$1000.00 to obtain the disclosed annual percentage yield. 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. The period we use is the monthly statement cycle.

Average daily balance computation method- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to 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. The period we use is the monthly statement cycle.

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

MONEY MARKET 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.

Minimum balance to avoid imposition of fees- A service charge fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5000.00. 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.

Minimum balance to obtain the annual percentage yield disclosed- You must maintain a minimum average daily balance of \$5000.00 to obtain the disclosed annual percentage yield. 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. The period we use is the monthly statement cycle.

Average daily balance computation method- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to 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. The period we use is the monthly statement cycle.

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

Transaction limitations:

Transfer from a Money Market Account to another account or to a third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per monthly statement cycle with no more than three checks, draft or similar order to third parties.

SAVINGS 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 quarter. Interest will be credited to your account every quarter.

Average daily balance computation method- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to 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. The period we use is the calendar quarter.

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

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing(fee depends on style of check ordered)

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft- all overdrafts paid on a day.....\$23.00 per overdraft
(maximum of \$115.00 per day)

Return item fee.....\$23.00
(maximum of \$115.00 per day)

Stop payments- each.....\$30.00

Dormant accounts:

Demand deposit and savings account with no activity by the customer for 365 days will be moved to a dormant status. When dormant accounts have a minimum balance of \$200 or less, a fee of \$5.00 will be charged each statement cycle.

Tiered-rate account:

We pay more interest on accounts that have a specified balance level, which may change at our discretion.

We may 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. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.