TRUTH IN SAVINGS DISCLOSURE

Terms following a ☐ apply only if checked.	
Acct: MBT Christmas Club	 .
Acct #:	Frequency of rate change
Date:	We may change the interest rate on your account
The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (270) 526-3881.	at any time
	☐ Your initial interest rate will not change
This disclosure contains the rules which govern your deposit	We may change the interest rate on your account at that time
account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.	and thereafter. Limitations on rate changes
We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.	□ The interest rate for your account will not by more than each
	☐ The interest rate will not be less than %
☐ FIXED RATE	
	or more than %.
☐ The interest rate for your account is % with an annual percentage yield of %. We will pay	☐ The interest rate will not
	the interest rate initially disclosed to you.
this rate We will not decrease this rate unless we first give you at least 30 days notice in writing.	Minimum Dalamas Daminamanta
	Minimum Balance Requirements
	▼ To open the account. You must deposit at least
☐ The interest rate and annual percentage yield for your	\$.00 to open this account.
account depend upon the applicable rate tier. We will pay	☐ To avoid imposition of fees.
these rates	To avoid the imposition of theyou
We will not decrease these rates unless we first give you at least 30 days notice in writing.	must meetfollowing requirements:
	☐ Aof \$
W VARIABLE BATE	will be imposed every
X VARIABLE RATE	if the balance in the account falls below \$
The interest rate for your account is % with an annual percentage yield of %. Your interest rate and annual percentage yield may change.	any day of the
	□ Aof \$
	will be imposed every
The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.	if the average daily balance for the
	falls below \$ The average daily balance is calculated by adding the principal in
	the account for each day of the period and dividing that figure
Determination of rate	by the number of days in the period.
At our discretion, we may change the interest rate on your account.	The period we use is
	To avoid the imposition of the you
☐ The interest rate for your account	must meet following requirements:
	will be imposed for
	payment out of your account) if the balance in the account
☐ The fixed initial rate is not determined by this rule.	
☐ The initial interest rate on your account	falls below \$ any day of the
	☐ A of \$
	will be imposed for
	transaction (withdrawal, check paid, automatic transfer or
Subsequent rates	payment out of your account) if the average daily balance for
	thefalls below

\$ The average daily balance is calculated by adding the principal in the account for each day of the	Transaction Limitations
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 minimum amount you may deposit is \$
The period we use is	☐ The minimum amount you may withdraw is
☐ To obtain the annual percentage yield disclosed.	\$
☐ You must maintain a minimum balance of	During any,
\$ in the account each day to obtain the disclosed annual percentage yield.	you may not make more than
	withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or
☐ You must maintain a minimum average daily balance of	. , ,
\$ 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.	telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
	X If any additional withdrawals are made
	before set date of annual disbursement,
The period we use is	a \$10 penalty will be assessed per
Compounding and Crediting	withdrawal.
X Frequency - Interest will be	
compounded monthly .	
Interest will be <u>credited to the account</u>	
monthly	
☑ Effect of closing an account - If you close your account	
before interest is credited, you <u>will not</u> receive the accrued interest.	<u> </u>
Balance Computation Method	
☑ Daily Balance 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.	You may only makedeposits into your account each statement cycle.
Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period	☐ You may only makeATMyour account each statement cycle.
	☐ You may only make preauthorized transfers your account each statement cycle.
and dividing that figure by the number of days in the period.	Additional Terms
The period we use is	Fees and Charges: A fee schedule will be provided to
Accrual of interest on noncash deposits	you at the time you open an account, periodically when
Maintenant appears to accrue no later than the business day we receive credit for the deposit of noncash items (for example,	fees or charges change, and upon request. Additional Information: Funding for the Christmas Club
checks).	Account must be by automatic transfer from your MB&T Account on a monthly basis. Christmas Club funds
☐ Interest begins to accrue	will be deposited to your transfer account for your use on or near September 25.
	Account must have a transfer set up of a minimum of \$12 per month to \$4000 per month maximum.
you deposit noncash items (for example, checks).	7-1 pol monon do 71000 pol monon manamam.
Bonuses	
☐ You will	
as a honus	
as a bonus □ You must maintain a minimum	
of \$to obtain the bonus.	
To earn the bonus,	
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