

Citizens Savings Bank

Advantage Checking

This disclosure contains the rules that govern your Advantage Checking account.

Account Description	
Advantage Checking:	Advantage Checking is a variable rate, deposit account with no minimum balance that rewards accountholders with interest.
Interest Rate & Annual Percentage Yield	
Compounding & Crediting:	Interest will be compounded on a daily basis. Interest will be credited to your account by the last day of each calendar month. If you close your account before the interest is credited, you will not receive the accrued interest. <u>Interest begin(s) to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.</u>
Balance Computation Method:	We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principle in the account each day.
Interest Rates & Annual Percentage Yield:	<p>The interest rate and Annual Percentage Yield (APY) associated with your Advantage Checking account earns an interest rate of 0.05% with an annual percentage yield of 0.05%.</p> <p>APY = Annual Percentage Yield. Rates are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p>
Additional Information	
Minimum Deposit:	No minimum deposit is required to open the Advantage Checking account. This account is not to be used for commercial purposes.
Fees:	There are no fees to open or close a Advantage Checking account. Should you elect to receive a paper statement on the above checking account, there will be a \$3.00 monthly fee. Fee will be waived for customers age 55 and older. See accompanying schedule of Charges for fees that may apply to this account.
More Details:	If any account is subject to Reg. E: Electronic Funds Transfer Act or Reg. CC: Funds Availability Act, or Backup Withholding, see disclosure for details. Contact a Citizens Savings Bank service representative at 1-800-692-6279 for additional information, details and enrollment instructions in electronic services - e.g. online banking, electronic statements.