

Citizens Savings Bank

Premium Money Market Account Disclosure

This disclosure contains the rules that govern your Premium Money Market account.

Account Description	
Premium Money Market Account	Premium Money Market account is limited to six (6) withdrawals by check, internet, mobile or telephone transfers per calendar month. You may make unlimited withdrawals in person at a branch.
Interest Rate & Annual Percentage Yield	
Compounding & Crediting:	Interest will be compounded on a monthly 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 begins 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, June 19, 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, June 19, 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.
Accrual of Interest on Non-Cash Deposits:	Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
Interest Rates & Annual Percentage Yield:	If your daily balance is more than \$0.00, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.
	If your daily balance is \$10,000.00, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.
	If your daily balance is \$25,000.00, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.05% with an annual percentage yield of 0.05%.
	If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%.
	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.
Additional Information	
Minimum Deposit:	A minimum deposit of \$100.00 is required to open the Premium Money Market Checking account.
Fees/Charges:	There are no fees to open or close a Premium Money Market Checking account. A minimum balance fee of \$10.00 will be imposed each month if the daily balance for the statement month falls below \$1,000.00. Direct deposit going in to this account will waive the minimum balance fee. Should you elect to receive a paper statement on the above checking account, there will be a \$2.00 monthly fee.
	Our standard overdraft/uncollected funds fee is currently \$35.00 and will be assessed for each NSF item that is processed. Multiple fees may be charged for a given item, since multiple attempts may be made to submit a returned item for payment, resulting in a fee regardless of the number of times an item is submitted or resubmitted. For example, if you have exceeded your account balance and a check is presented for payment,

**Fees/Charges:
(continued)**

you use your debit card and you make a pre-authorized debit then this would result in three separate overdraft fees. (At the current fee of \$35.00) this would total a \$105.00 charge to your account).

**Mobile Banking
and Remote
Deposit
Capture:**

You must be a CSB Internet customer in order to use Mobile Banking and a customer of the bank a minimum of 30 calendar days to use Remote Deposit Capture through your mobile phone or other electronic device. When registering for this new service you are required to electronically accept our disclosures before you can become a mobile customer. For your own records you should print a copy of the disclosure you just accepted.

There are no fees charged for the use of Mobile Banking or Remote Deposit Capture. Any Deposit Capture item being returned will be charged a fee (currently \$35.00). All checks remotely deposited must have the endorsement "Mobile Deposit Only" or that the mobile check box is checked, should neither of these be present the mobile deposit request will be declined.

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.

**Deposit
Insurance:**

Member FDIC