

Citizens Savings Bank

Statement Transaction Account

This disclosure contains the rules that govern your Statement Transaction account.

Account Description	
Statement Transaction Account:	Statement Transaction account 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 business 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(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, 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. Statement Transaction account is a variable rate, deposit account with no minimum balance that rewards accountholders with interest.
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:	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%. 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:	No minimum deposit is required to open the Statement Transaction account. NOTE: A minimum balance fee of \$2.00 will be imposed each month if the daily balance for the statement month falls below \$100.00. Direct deposit going into this account will waive the minimum balance fee.
Fees/Charges:	Should you elect to receive a paper statement, there will be a \$2.00 monthly fee.
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