

TRU SAVERS

April 17, 2023

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 04-17-2023.
For current rate information call (712) 246-5118.

TRU SAVERS

- * Competitive interest rate
- * Quarterly statement
- * Free notary service
- * Free direct deposit.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.20% with an annual percentage yield of 0.20%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account At institution's discretion. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IRETA account, then Interest (less applicable fees and service charges) will be sent to the Iowa Association of Realtors Foundation. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Account Commission, Judicial Branch Building.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Quarterly service charge of \$2.00 + tax every 3 months if the balance falls below \$200.00 on any day per statement cycle. Transaction fee: .25 per withdrawal, with excess of 6 withdrawals per month.

. The following fees apply to this account: Stop Payment: \$20.00; Returned Deposit Item Fee: \$5.00 per item; Closed Account within 30 days: \$10.00; and NSF Fee - Overdraft Charge, Return Item Charge: \$24.00 per presentment, (this may result in multiple fees assessed in connection with a single transaction when a merchant submits the same transaction multiple times for payment).

Member
FDIC