TRUTH IN SAVINGS
NOW CHECKING ACCOUNT
www.fflorain.bank
1-800-589-8850
3721 Oberlin Avenue, Lorain Ohio 44053-2795

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded and will be credited to account monthly . If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $100.00 to open this account.

You must maintain a minimum daily balance of $100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Consumer Customers - minimum daily balance required is $ 500.00, if the customer falls below that balance any day of the cycle, there will be a $ 5.00 monthly service charge

Organizations - minimum daily balance required is $ 250.00, if the customer falls below that balance any day of the cycle, there will be a $ 2.50 monthly service charge

Senior Citizens - minimum daily balance required is $ 100.00, if the customer falls below that balance any day of the cycle there will be a $ 1.00 monthly service charge

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 6 months of inactivity. Checking accounts are considered dormant if, for six months, you have cashed no checks against, made no deposits to or withdrawals from these accounts. Accounts become escheated when there is no activity for 5 years or more. Funds shall be remitted to the State of Ohio after no reply is received from notification sent to the account holder. Funds remitted to the state will be returned to the account holder after filing a claim with the state.

PROCESSING ORDER. ACH items are processed as received throughout the day. If credits and debits are received at the same time, credits will be processed first. ACH debits received at the same time will be processed lowest to highest dollar amount. Checks are posted in the ascending check number order The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.