

Important Truth In Savings Information About Our Certificate Of Deposit Accounts

RATE INFORMATION

- The new interest rate and annual percentage yield have not yet been determined, but will be available on the renewal date listed on the enclosed notice. Please call Magic Phone at 618-656-0012 or 1-888-70-MAGIC outside the local calling area, or visit our website at www.4thebank.com for rate information.
- Interest begins to accrue on the business day you deposit any non-cash item (for example, a check).
- The annual percentage yield assumes interest remains on deposit until maturity and that a withdrawal will reduce earnings.

MINIMUM BALANCE REQUIREMENTS

- A \$2,500 minimum balance is required to retain certificates of deposit with terms less than 12 months.
- A \$1,000 minimum balance is required to retain certificates of deposit with terms of 12 months or greater.
- The required minimum balance must be maintained in your account every day to obtain the annual percentage yield that will be in effect for the next term.

BALANCE COMPUTATION METHOD

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

TRANSACTION LIMITATIONS

- You may not make additional deposits to this account.
- Interest accrued during a term can be withdrawn before maturity of that term without penalty.

EARLY WITHDRAWAL PENALTY

- You may not withdraw any principal from this account before the maturity date without our consent. The following penalties will be assessed on the amount withdrawn: a penalty of all of the interest earned on certificates with terms three months or less; a penalty of six months or all of the interest earned (whichever is less) on certificates greater than three months to one year; and a penalty of 12 months of interest earned on certificates with terms greater than one year.