



MAIN OFFICE  
1201 8TH AVENUE  
ALTOONA, PA 16602

DUNCANVILLE OFFICE  
201 PATCHWAY ROAD  
DUNCANVILLE, PA 16635

#### **CHRISTMAS / VACATION CLUB ACCOUNT**

##### **TRUTH IN SAVINGS DISCLOSURE**

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about.

##### **VARIABLE RATE 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 CHANGE:**

We may change the interest rate on your account at any time.

##### **COMPOUNDING AND CREDITING:**

Interest will be compounded daily. Interest will be credited to your account at maturity or end of term.

**Effect on closing an account:** If you close your account before interest is credited, you will not receive the accrued interest.

##### **MINIMUM BALANCE REQUIREMENTS:**

You must deposit at least \$5.00 to open this account. You must maintain a minimum balance of \$20.00 each day to obtain the disclosed annual percentage yield.

##### **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.

##### **ACCRUAL OF INTEREST ON NONCASH DEPOSITS:**

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

##### **TRANSACTION LIMITATIONS:**

A withdrawal of any amount before maturity or end of term will result in the account being closed.

##### **ADDITIONAL TERMS:**

**Early Withdrawal Penalty:** If you withdraw any amount before the maturity date or end of term, we will close your account and impose a penalty. The amount of the penalty would be loss of all interest earned to date plus an additional fee. See fee schedule for current fee.

This account is to be automatically continued at maturity or end of term for a like period and until cancelled by you or the Bank. It will automatically expire if no deposits are made within 90 days of the start of any new term.

At maturity or end of term, all funds in the account will be mailed to you via check or transferred to another deposit account.