



MAIN OFFICE
1201 8TH AVENUE
ALTOONA, PA 16602

DUNCANVILLE OFFICE
201 PATCHWAY ROAD
DUNCANVILLE, PA 16635

KIDZ KLUB PASSBOOK SAVINGS 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.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

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 quarterly.

Effect on closing an account: If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

You must deposit at least \$20.00 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:

During any calendar month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL TERMS:

To be eligible for this account, the primary account owner must be between 0 and 16 years of age. Parents may be co-owners of the account.

We may impose a fee if you close your account within 6 months of opening the account. See fee schedule for current fee.

If your account has no activity for 2 years, we will impose a dormant account fee each month until there is activity on the account or your passbook is updated. See fee schedule for current fee.