



MAIN OFFICE  
1201 8TH AVENUE  
ALTOONA, PA 16602

DUNCANSVILLE OFFICE  
201 PATCHWAY ROAD  
DUNCANSVILLE, PA 16635

## **MONEY MARKET DEPOSIT 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.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage rate for these tiers may change.

### **TIERING LEVELS AND THEIR APPLICABLE INTEREST RATES:**

The interest rate to be paid on your account will depend on the balance in your account. See Rate Chart to determine what interest rate will be paid depending on the daily balance in your account. The separate "tiers" that have varying interest rates that apply are:

- If the daily balance in your account is \$100,000.00 or more, the entire balance in your account will earn the appropriate interest rate.
- If the daily balance in your account is more than \$49,999.99, but less than \$100,000.00, the entire balance in your account will earn the appropriate interest rate.
- If the daily balance in your account is more than \$24,999.99 but less than \$50,000.00, the entire balance in your account will earn the appropriate interest rate.
- If the daily balance in your account is more than \$9,999.99, but less than \$25,000.00, the entire balance in your account will earn the appropriate interest rate.
- If the daily balance in your account is more than \$2,499.99 but less than \$10,000.00, the entire balance in your account will earn the appropriate interest rate.
- If your daily balance is \$2,499.99 or less, the entire balance in your account will earn the appropriate interest rate.

### **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 not be compounded. Interest will be calculated daily on the balance and credited to the account monthly.

**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 \$2,500.00 to open this account. You must maintain a minimum balance of \$0.01 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 monthly statement cycle, 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:**

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

If your account has no activity for one year we will impose a dormant account fee for each month until there is activity on the account. See fee schedule for current fee.