

Truth in Savings Disclosure

Terms following a ☐ apply only if checked.

Acct: Buckeye Advantage Member Checking

Acct #:

Date:

☒ The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 614-796-4747.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

☐ **FIXED RATE**

☐ The interest rate for your account is _____ % with an annual percentage yield of _____. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

☐ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

☒ **VARIABLE RATE**

☐ The interest rate for your account is _____ % with an annual percentage yield of _____. 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 yield for these tiers may change. See Additional Terms

Determination of Rate.

☒ At our discretion, we may change the interest rate on your account.

☐ The interest rate for your account _____ .

☐ The fixed initial rate is not determined by this rule.

☐ The initial interest rate on your account _____ .

Subsequent rates _____ .

Frequency of Rate Change.

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

☐ Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on Rate Changes.

☐ The interest rate for your account will not _____ by more than _____ each _____ .

☐ The interest rate will not be less than _____ % or more than _____ %.

☐ The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

☒ **To Open the Account.** You must deposit at least \$ 50.00 to open this account.

☐ **To Avoid Imposition of Fees.**

To avoid the imposition of the you must meet following requirements:

☐ A of \$ will be imposed every
if the balance in the account falls below \$ any day of the .

☐ A of \$ will be imposed every
if the average daily balance for the falls below \$.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is .

To avoid the imposition of the you must meet following requirements:

☐ A of \$ will be imposed for
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ any day of the .

☐ A of \$ will be imposed for
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the falls below \$. The average daily balance is calculated

by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is .

☒ **To Obtain the Annual Percentage Yield Disclosed.**

☒ You must maintain a minimum balance of \$ 0.01 in the account each day to obtain the disclosed annual percentage yield.

☐ You must maintain a minimum average daily balance of \$ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is .

☒ **To Maintain the Account.**

☒ You must maintain a minimum balance of \$ 1.00 in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

☐ You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is .

☐

Compounding and Crediting

☒ **Frequency.** Interest will be compounded daily .
Interest will be .

☒ **Effect of Closing an Account.** If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

- ☒ **Daily Balance 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.
- ☐ **Average Daily Balance Method.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is .

Accrual of Interest on Noncash Deposits

- ☐ Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- ☐ Interest begins to accrue

you deposit noncash items (for example, checks).

Bonuses

- ☐ You will
as a bonus . ☐ You must maintain a minimum
of \$ to obtain the bonus.
- ☐ To earn the bonus,

Transaction Limitations

- ☐ The minimum amount you may deposit is \$.
- ☐ The minimum amount you may withdraw is \$.
- ☐ During any , you may not make more than
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.
- ☐

- ☐ You may only make deposits into your account each statement cycle.
- ☐ You may only make ATM your account each statement cycle.
- ☐ You may only make preauthorized transfers your account each statement cycle.

Additional Terms

When your Buckeye Advantage Member account qualifies during a monthly qualification cycle, balances up to \$15,000 receive APY of 5.00% and balances over \$15,000 earn 1.00% interest rate on the portion of the balance over \$15,000 resulting in a range of 5.00% to 1.52% APY depending on the account's balance. You will also receive reimbursements for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the monthly qualification cycle in which you qualify. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal.

When Buckeye Advantage Member qualifications are not met, all balances in the account earn 0.02% APY and ATM withdrawal fees are not refunded.

Interest and ATM withdrawal fee reimbursements will be credited to your Buckeye Advantage Member account on the last day of the current qualification cycle.

APY = Annual Percentage Yield.

Qualification Criteria:

Enrollments must be in place and all of the following activities must post and settle to your Buckeye Advantage Member account during each monthly qualification cycle:

- at least 12 debit card purchases
- be enrolled in on-line banking and agree to receive e-statements

A monthly qualification cycle begins on the first of the month and ends on the last day of the month.

The following activities do not count towards earning account rewards. ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Rates and rewards are variable and may change after the account is opened.

There is an early closure fee of \$30, that will be charged if the account is closed within the first 180 days (6 months).

Limit 1 account per household.