



MAIN OFFICE
1201 8TH AVENUE
ALTOONA, PA 16602

DUNCANVILLE OFFICE
201 PATCHWAY ROAD
DUNCANVILLE, PA 16635

7 DAY TO LESS THAN 1 YEAR CERTIFICATE OF DEPOSIT

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.

FIXED RATE ACCOUNT:

The interest rate on this account is fixed. We will pay this rate until the maturity of the certificate.

COMPOUNDING AND CREDITING:

Certificates with terms of less than 91 days - interest will not be compounded. Interest will be credited at maturity.

Certificates with terms of 91 days up to and including 11 months - interest will not be compounded. Interest will be credited at maturity.

The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

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 \$2,500.00 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).

WHEN YOUR ACCOUNT WILL MATURE:

See rate chart to determine the maturity date or term needed to obtain the annual percentage yield.

EARLY WITHDRAWAL PENALTY:

A penalty may be imposed for withdrawals before maturity. The amount of the penalty is as follows:

7 days up to and including 31 days - The greater of 1) all interest paid, credited or accrued on the account, or 2) one half of the interest that would have been paid for the full term of the account.

32 days up to and including 91 days – 31 days' interest on the amount withdrawn.

92 days up to and including 364 days – 90 days' interest on the amount withdrawn.

The interest we will use to calculate the interest forfeiture will be the rate in effect at the time of the early withdrawal.

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of the account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

TRANSACTION LIMITATIONS:

You may not make any deposits into your account until maturity.

RENEWAL OF ACCOUNT:

This account will automatically renew at maturity. If the term of the certificate is less than 32 days, you will have 1 business day after the maturity date to withdraw funds without penalty.

If the term of the certificate is 32 days or greater, you will have 7 calendar days after the maturity date to withdraw funds without penalty.

This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

RENEWAL TERMS:

Each renewal term will be the same as the original term, beginning on the maturity date.

Interest will be calculated on the same basis as during the original term.