

COMMUNITY BANK

Holiday Club Account

Information Effective

13-Apr-18

Following is important information regarding this account.

Fee Schedule

*Fee if the account is closed prior to the disbursement date of October 18. \$10.00

Rate Information

*The interest rate for your account is **0.25%**

*The Annual Percentage Yield is **0.25%**

*Your Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account at any time.

Minimum Balance requirements

*You must deposit \$10.00 to open this account.

*You must maintain a balance of \$10.00 in the account every day to obtain the annual percentage yield listed above.

*Interest is forfeited at closing if prior to maturity.

Maximum Balance requirements

You may deposit up to \$100,000.00 in this account during the course of the holiday club term, per tax reporting tax identification number. Deposits that cause the tax reporting identification number to exceed the maximum will be returned to the depositor.

This balance cap does not include the annual interest credit.

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 balance in the account each day.

Crediting of Interest

*Interest is credited to your account annually on October 18.

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

Account Fees

*A \$10.00 fee will be assessed if the account is closed prior to the disbursement date of October 18.

*Additional charges and fees may apply to this account. For additional fees regarding your account please refer to the current schedule of fees.

Now you can reach us at your convenience, whenever you need additional information. Just call us at 1-888-223-8099

Look for us on the WEB at <http://www.communitybank.tv>