

Vacation Club SAVINGS

Account Information Disclosure

ACCOUNT TERMS	Minimum Deposit to Open Account	\$10
	Transaction Limitations	There are No Transaction Limitations associated with this account.
	Deposit Limitations	You may deposit up to \$150,000 (hereinafter CAP) in the account during the course of the account term, per tax reporting tax identification number. Deposits that cause the tax reporting identification number to exceed the CAP will be returned to the depositor. This CAP does not include the * annual interest credit.
	Account Opening Prerequisite	There is No Account Opening Prerequisite associated with this account.

ACCOUNT FEES	Minimum Balance Service Fee	\$0
	Transaction Fees	There are No Transaction Fees associated with this account.
	Other Fees	Additional charges and fees may apply to this account. For additional fees regarding this account, please refer to the current Schedule of Fees .

INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) INFORMATION	Account Pays Interest	YES
	Interest Rate	0.03%
	Annual Percentage Yield (APY)	0.03%
	Daily Minimum Balance to Obtain (APY)	\$10
	Balance Computation Method	We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the collected balance in the account each day.
	Compounding and Crediting	Interest begins to accrue no later than the business day you deposit noncash items (for example checks). Interest will be credited to the account on the *Annual Interest Credit Posting (see below).
Rate Adjustment	Your Interest Rate and Annual Percentage Rate (APY) may change . At our discretion, we may change the Interest rate for your account at any time.	

OTHER ACCOUNT INFORMATION	* Annual Interest Credit Posting	The annual interest credit posting date for this account is May 15th .
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