



Holiday Club Savings Account

Rate Information - Your interest rate and annual percentage yield may change. The interest rate for your account is _____% with an annual percentage yield of _____%.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Principal and accrued interest will be credited to your checking account on or after November 1.

Account limitations - The entire balance plus accrued interest will be transferred into your checking account on or after November 1 and the account will remain open.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Requirements to open and maintain the Holiday Club Savings account:

- You must maintain a First State Bank Checking account.
- Automatic weekly, biweekly, semimonthly, or monthly transfers of an amount to be determined by you must be transferred from your required checking account to the Holiday Club Savings account.

Minimum balance to open account - There is no minimum balance to open this account.

Minimum balance to avoid imposition of fees - There is no minimum balance to avoid imposition of fees.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Daily 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 no later than the business day when we receive credit for the funds for noncash items (for example, checks).

Transaction limitations - Transfers from a Holiday Club Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.

Fees - A debits processed charge fee of \$10.00 will be charged for each withdrawal.