

This is important information about your account with:

**Home Loan State Bank
205 N 4th St
Grand Junction, CO 81501
970-243-6600**

HEALTH SAVINGS ACCOUNT H

Account Number:

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your average daily balance is \$500.00 or more, but less than or equal to \$499.99, the interest rate paid on the entire balance in your account will be 0.00% with a(n) annual percentage yield of 0.00%.

If your average daily balance is \$500.00 or more, but less than or equal to \$2,499.99, the interest rate paid on the entire balance in your account will be 0.52% with a(n) annual percentage yield of 0.52%.

If your average daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be 2.75% with a(n) annual percentage yield of 2.78%.

The interest rate(s) and annual percentage yield(s) may change weekly.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Average Daily Balance Computation Method. The interest is calculated by the average daily balance method which 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 to make this calculation is Statement Cycles.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum average daily balance of \$500.00 in your account 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 to make this calculation is Statement Cycles.

Minimum Balance to Avoid a Fee. If your average daily balance falls below \$500.00 for any month, your account will be subject to a Service Fee of \$2.00 for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

The minimum amount you can deposit is \$0.01 per day.

Additional Terms. The following additional terms apply to this account: Notice of Withdrawal:

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal. If you close your account before interest is credited, you will receive the accrued interest.

Addendum to Truth in Savings:

Account Purpose: Consumer (Personal, Family, Household Purpose)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: 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. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum average daily balance of \$500.00 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.

Home Loan State Bank - Central Branch - 205 N. 4th Street Grand Junction CO 81501

Home Loan State Bank - Montrose - 1440 Encanto Pl. Montrose CO 81401

Website: www.HLSB.com