This is important information about your account with:

Home Loan State Bank
205 N 4th St
Grand Junction, CO 81501

970-243-6600

SLUGGER SAVINGS H

Account Number:

Truth-In-Savings Disclosures

Rate Information.

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

The interest rate on this account is 0.17% with an annual percentage yield of 0.17%.

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

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

Compounding Frequency. The interest will be compounded quarterly.

Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

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 $100.00 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.

Additional Terms. The following additional terms apply to this account: **Addendum to Truth in Savings:**

Account Purpose: Consumer

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 quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

Limitations:
Minimum Daily Balance: $0.00
Minimum Daily Balance to Earn interest: $100.00

Fees:
Online banking is free with eStatements.

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If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a $5.00 inactivity fee will be assessed.

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 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of $100.00 in the account each day to obtain the disclosed annual percentage yield.

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

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