

Save to Win® Savings Account
Truth-In-Savings Disclosure
Effective date: July 1, 2024

Interest/Dividend Rate: The interest/dividend rate is 3.50% with an Annual Percentage Yield (APY) of 3.56%

Rate Information: The APY is a percentage rate that reflects the total amount of interest/dividends to be paid on an account based on the rate and frequency of compounding for an annual period. For all accounts, the interest/dividend rate and APY are variable. Interest/Dividends will not be paid if the account is closed before dividends are paid. Withdrawals will reduce earnings.

Compounding and Crediting: Interest/Dividends on the Save to Win® Account will be compounded daily and credited quarterly.

Minimum Balance Requirements: The minimum balance requirement to open a Save to Win Savings Account is \$1.00 and account holders must maintain a regular share account with a minimum balance of \$5.00. You must maintain a daily balance/average daily balance of \$400.00 in order to earn the disclosed APY.

Maximum Balance Requirements: The maximum amount is \$25,000.00 plus dividends. Deposits will no longer be accepted but interest/dividends will continue to accrue.

Balance Computation Method: [Interest/Dividends] is/are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of Interest: Interest/Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations:

Savings Promotion Raffle: So long as your Save to Win Account remains in good standing, for every \$25.00 increase in month over month balance, the account holder will earn one entry (up to 100 entries per month/300 entries per quarter/1200 entries per year) into the **Save to Win®** Savings Promotion Raffle. The Savings Promotion Raffle begins on July 1 of the current year and ends December 31. The Official Rules for the Savings Promotion Raffle can be found online at www.savetowin.org and are provided upon opening the account.

Fees: There are no fees associated with this account.