



## TRUTH IN SAVINGS DISCLOSURE

### The Gold Account

#### Rate and Interest Information

The interest rate and annual percentage yield stated in the attached rate sheet are accurate as of the date printed on the sheet. If you would like more current rate information, please call us at (915) 532-1000.

This disclosure contains the rules which govern your deposit account. Unless it would be consistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

*Variable Rate:* The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. Please review the most current personal account rate sheet.

*Determination of Rate:* At our discretion, we may change the interest rate on your account.

*Frequency of Rate Changes:* We may change the interest rate on your account at any time.

#### Compounding and Crediting

*Frequency:* Interest will be compounded every 1 month and will be added back to the principal every 1 month.

#### Minimum Balance Requirements

*To Open the Account:* You must deposit at least \$100.00 to open this account.

*To Avoid the Imposition of Fees:* A service fee of \$20.00 will be imposed every statement cycle unless you maintain one of the following:

- A minimum daily collected balance of \$1,500.00 within the statement cycle. The daily collected balance is obtained by taking the closing balance for the day, not including uncollected funds.
- A minimum monthly average collected balance within the statement cycle is \$3,000.00. The monthly average collected 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.

- A combined monthly average collected personal balance is greater than \$10,000.00 for the statement cycle. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the Gold account and in each personal checking or savings account; and the current balance in each personal CD and IRA as of the end of the Gold account statement cycle. To be eligible for combined balance computation, the primary (person listed first on the account) owner of the Gold account must be the primary or joint owner of the related deposit accounts.

*To Obtain the Annual Percentage Yield Disclosed:* You must maintain a minimum balance of \$1,500.00 in the account each day. The period we use is the Daily Collected Balance.

*Balance Computation Method:* We use the daily collected 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 Non-Cash Deposits:* Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

*Additional Information:* During each statement cycle, receive \$.05 cash-back for each point-of-sale (POS) debit card purchase, with no limit. POS purchases include those made using a WestStar Bank debit card either in person, online, or by telephone. ATM transactions and recurring POS transactions are not included. "Use" is determined by the posting date of the POS purchase. POS purchases made on Saturday or Sunday will generally post on the following business day, or later in some instances.

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Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products offered by WestStar Bank, Member FDIC.

 Equal Housing Lender