



TRUTH IN SAVINGS DISCLOSURE

Youth Savings

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: Please review the most current personal account rate sheet. Your interest rate and annual percentage yield may change.

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 day and will be added back to the principal every 1 month.

Minimum Balance Requirements

To Open the Account: You must deposit at least \$50.00 to open this account.

To avoid the imposition of fees: A service fee of \$5.00 will be imposed every month if the balance in the account falls below \$50.00 any day of the month.

To obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$0.01 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 noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations and Fees

Withdrawals are limited to six during a calendar month. A \$10 fee will be assessed for each withdrawal in excess of six. Withdrawals include transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

* 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