



Annual Consumer Deposit Account Disclosure

***Effective April 1, 2016**

Banking Services: CHECKING

❖ Back 2 Basics Checking

Minimum balance to open the account: \$100.00

Rate information: This account does not earn interest

Minimum balance to avoid the imposition of fees: No minimum balance is required

***Fees: No membership or per check fees.**

- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds.
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

❖ 50 First Select Checking

Minimum balance to open the account: \$100.00

Rate information: Your interest rate is variable and the annual percentage yield may be changed at any time at our discretion.

Compounding and crediting frequency: Interest will be compounded monthly and credited on the last day of your statement cycle. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to obtain the annual percentage yield disclosed: No minimum balance is required to obtain the disclosed annual percentage yield.

Daily balance computation method: We use the daily 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 on the business day you deposit non-cash items.

Minimum balance to avoid the imposition of fees: No minimum balance is required

***Fees: No membership or per check fees.**

- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

❖ Kasasa Cash™ Checking

Minimum balance to open the account: \$100.00

Rate information: The interest rate for your account is based on your daily account balance if you meet the monthly qualification cycle* Kasasa Cash™ requirements. The interest rate for your account is based on your average balance if you do not meet the Kasasa Cash™ requirements. Rates are subject to change at the bank's discretion.

Compounding and crediting frequency: Interest will be compounded monthly and credited on the last day of your statement cycle. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

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Additional detailed information is available on request.

*Additions and/or changes to the previous year ACN are denoted by an asterisk and bolded and underlined text.

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Kasasa Cash™ Checking continued

Balance computation method: We use a daily balance method to calculate the interest on your account if you meet the monthly qualification cycle* Kasasa Cash™ requirements. This method applies a daily periodic rate to the principal in the account each day. We use an average monthly balance method to calculate the interest on your account if you do not meet the monthly qualification cycle* Kasasa Cash™ requirements.

Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items.

Minimum balance to avoid the imposition of fees: No minimum balance is required.

***Fees: No membership or per check fees.**

- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

Eligibility requirements:

To qualify for Kasasa Cash™ rates, you must:

- Post and Settle 10 debit card point of sale purchases per “monthly qualification cycle”*.
- Be enrolled in and receive e-statement electronically.
- Post and Settle one direct deposit or one auto debit or one online bill pay per monthly qualification cycle*.

* “Monthly qualification cycle” means a period beginning one day prior to the current statement through one day prior to the last business day of the current statement.

* ATM processed transactions do not count as qualifying debit card transactions for purposes of earning rewards with this account.

ATM Fee Reimbursements: ATM fees of \$4.00 or less will be reimbursed up to a maximum of \$4.00 per individual transaction, and up to a maximum of \$20.00 in total ATM fee reimbursements per monthly qualification cycle. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle where the reimbursement was applicable.

Banking Services: SAVINGS

Kasasa Saver

Minimum balance to open the account: \$100.00

Rate information: The interest rate for your account is based on your daily account balance if you meet the monthly qualification cycle* requirements for your companion Kasasa Cash™ account. The interest rate for your account is based on your average balance if you do not meet the requirements for your companion Kasasa Cash™ account. Rates are subject to change at the bank’s discretion. The Annual Percentage Yield (APY) disclosed on the Kasasa Cash™ account assumes that interest earned in Kasasa Cash™ compounds. However, by choosing to have Kasasa Saver linked to Kasasa Cash™, you understand that the interest earned in your Kasasa Cash™ account is automatically transferred into your Kasasa Saver account at the end of the statement cycle and therefore does not remain in your Kasasa Cash™ account and does not compound. Additionally, you understand that the interest amount earned in the Kasasa Saver account may be less than the interest amount earned in the Kasasa Cash™ account.

Compounding and crediting frequency: Interest will be compounded monthly and credited on the last day of your statement cycle. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

Balance computation method: We use a daily balance method to calculate the interest on your account if you meet the monthly qualifications cycle* requirements for your companion Kasasa Cash™ account. This method applies a daily periodic rate to the principal in the account each day. We use an average monthly balance method to calculate the interest on your account if you do not meet the monthly qualification cycle* requirements for your companion Kasasa Cash™ account.

Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items.

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*Effective April 1, 2016

Kasasa Saver continued

Minimum balance to avoid the imposition of fees: No minimum balance is required

***Fees: No membership or per check fees.**

- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

Eligibility requirements: To qualify for Kasasa Saver rates, you must complete the following for your companion Kasasa Cash™ account:

- Post and Settle 10 debit card point of sale purchases per “monthly qualification cycle”*.
- Be enrolled in and receive e-statement electronically.
- Post and Settle one direct deposit or one auto debit or one online bill pay per monthly qualification cycle*.

* “Monthly qualification cycle” means a period beginning one day prior to the current statement through one day prior to the last business day of the current statement.

* ATM processed transactions do not count as qualifying debit card transactions for purposes of earning rewards with this account.

Transaction Limitations: You may make only six (6) pre-authorized or telephone transfers from your account each statement cycle, but only six (6) may be payments by check to third parties. However, you may make unlimited withdrawals or transfers in person, at an automated teller machine, by mail, or by telephone with the check mailed only to the depositor.

Passbook Savings

Minimum balance to open the account: \$100.00

Rate information: Your interest rate is variable and the annual percentage yield may be changed at any time at our discretion.

Compounding and crediting frequency: Interest will be compounded quarterly and credited on the last day of the calendar quarter. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to obtain the annual percentage yield disclosed: No minimum balance is required to obtain the disclosed annual percentage yield.

Daily balance computation method: We use the daily 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 on the business day you deposit non-cash items.

Minimum balance to avoid the imposition of fees: \$50.00 – A \$1.00 fee will be charged if your account balance, on the last day of the calendar quarter, is less than \$50.00.

Fees:

- Activity fee for each subsequent withdrawal after 12 every calendar quarter is \$1.00 per item.
- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

Transaction Limitations: You may make only six (6) pre-authorized or telephone transfers from your account each statement cycle, but only six (6) may be payments by check to third parties. However, you may make unlimited withdrawals or transfers in person, at an automated teller machine, by mail, or by telephone with the check mailed only to the depositor.

Additional detailed information is available on request.

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Platinum Passbook Savings

Minimum balance to open the account: \$100.00

Rate information: Your interest rate is variable and the annual percentage yield may be changed at any time at our discretion.

Compounding and crediting frequency: Interest will be compounded quarterly and credited on the last day of the calendar quarter. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to obtain the annual percentage yield disclosed: No minimum balance is required to obtain the disclosed annual percentage yield.

Daily balance computation method: We use the daily 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 on the business day you deposit non-cash items.

Minimum balance to avoid the imposition of fees: \$50.00 – A \$1.00 fee will be charged if your account balance, on the last day of the calendar quarter, is less than \$50.00.

Fees:

- Activity fee for each subsequent withdrawal after 12 every calendar quarter is \$1.00 per item.
- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

Transaction Limitations: You may make only six (6) pre-authorized or telephone transfers from your account each statement cycle, but only six (6) may be payments by check to third parties. However, you may make unlimited withdrawals or transfers in person, at an automated teller machine, by mail, or by telephone with the check mailed only to the depositor.

Banking Services: MONEY MARKET

First Gold Money Market

Minimum balance to open the account: \$100.00

Rate information: Your interest rate is variable and the annual percentage yield may be changed at any time at our discretion.

Compounding and crediting frequency: Interest will be compounded monthly and credited on the last day of your statement cycle. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to obtain the annual percentage yield disclosed: No minimum balance is required to obtain the disclosed annual percentage yield.

Daily balance computation method: We use the daily 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 on the business day you deposit non-cash items.

Minimum balance to avoid the imposition of fees: \$10,000.00 – An \$8.00 fee will be charged if your average account balance falls below \$10,000.00 during your monthly statement cycle.

Fees:

- May be subject to additional fees for Overdrafts or items returned for Non-sufficient Funds
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

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First Gold Money Market continued

Transaction Limitations: You may make only six (6) pre-authorized or telephone transfers from your account each statement cycle, but only six (6) may be payments by check to third parties. However, you may make unlimited withdrawals or transfers in person, at an automated teller machine, by mail, or by telephone with the check mailed only to the depositor.

Certificates of Deposit

CDs have high yields and are insured up to at least \$250,000 by the FDIC. With a set maturity date, they are an excellent way to save for long-term goals. Our CDs combine security and flexibility with higher returns on your money.

Features:

Available terms include 30 day, 60 day, 91 day, 182 day, 12 month, 18 month, 24 month, 36 month, 42 month, 48 month and 60 month CDs

A minimum opening deposit of \$1,000 is required for terms 30 days to 12 months and \$500 is required for terms 18 months to 5 years

Interest is fixed for the term, accrues daily and is compounded and credited monthly

Penalties for early withdrawal

Accounts automatically renew at current rates and the previous term if the customer does not respond within the 10-day maturity grace period

Legence Bank Certificate of Deposit Disclosure

You must make a minimum opening deposit of \$1,000 for terms of 30 days to 12 months and \$500 is required for terms 18 months to 5 years. You must maintain the minimum balance on a daily basis to earn the annual percentage yield disclosed.

If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed.

| Term | Early Withdrawal Penalty |
|---------------------------|---------------------------|
| 7-29 days | 7 day's simple interest |
| 30 days through 12 months | 1 month's simple interest |
| greater than 12 months | 3 month's simple interest |

The annual percentage yield assumes the interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will not receive the accrued interest.

The interest rate for your account will be paid until the maturity date of your certificate.

After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date, unless otherwise stated in your initial disclosure.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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Fee Schedule

***Effective April 1, 2016**

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Card Fees

- Debit card replacement (lost card)\$ 10.00
- Debit card purchase charge back.....\$ 15.00
- Monthly Debit Card Alert Fee.....\$ 4.65 per cardholder

Other Fees

- Account closure within 6 months.....\$ 50.00
- Account reconciliation fee per hour\$ 15.00
- Account research fee per hour\$ 100.00
- Automatic Transfer Service (ATS) of funds from one account to another to cover overdraft\$ 5.00
- Cashier's check for customer\$ 5.00
- Check cashing fee for non-customer per \$100.00.....\$ 10.00
- Check printing fee varies per style of check ordered See customer service rep for assistance.
- Coin counting per roll fee (minimum of \$5.00)\$ 0.10
- Copies per page\$ 1.00
- Counter checks – per book.....\$ 10.00
- Dormant account fee per month.....\$ 5.00
- Fax.....minimum charge \$3.00 /\$1.00 per page over 3
- Garnishments and levies.....\$100.00 plus any incurred attorney fees
- Night deposit bag locking – first bag free; each additional\$ 25.00
- Night deposit zipper bag – first bag free; each additional.....\$ 5.00
- Night deposit key – first key free; each additional\$ 5.00
- Printout of account statement or statement reproduction.....\$ 5.00
- Stop payments – each.....\$ 30.00
- Telephone transfer request.....\$ 2.00
- Returned/undeliverable mail fee\$ 5.00 per returned item
- Monthly Paper Statement Fee.....\$ 4.65

Overdraft Fees

- Non-sufficient funds (NSF)\$ 29.65
- Paid item fee.....\$ 29.65
- Return item fee\$ 29.65
- Return deposited item fee\$ 5.00
- Uncollected funds paid item fee\$ 29.65
- Uncollected funds return item fee.....\$ 29.65

Wire Fees

- Wire fee – outgoing.....\$ 25.00
- Wire fee – incoming.....\$ 20.00

Safe Deposit Box Fees**

- Box rental per year 2 x 5***\$ 40.00**
- Box rental per year 3 x 5***\$ 40.00**
- Box rental per year 3 x 10***\$ 60.00**
- Box rental per year 5 x 5***\$ 80.00**
- Box rental per year 5 x 10***\$ 80.00**
- Box rental per year 10 x 10***\$ 80.00**
- Lost key\$ 10.00
- Drilling charge\$ 250.00

Business Accounts and Services

- Remote Deposit Capture Fee\$ 25.00 per month
- Smart Cash Management
 - ACH Monthly Access Fee\$ 15.00
 - ACH Per Item Fee.....\$ 0.12

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** The contents of Safe Deposit Boxes are not insured by the FDIC or Legence Bank. Additional detailed information is available on request.