

TRUTH-IN-SAVINGS DISCLOSURE

STUDENT CHECKING ACCOUNT

(Must be age 16 to 26 to qualify)

Minimum balance to open the account - You must deposit \$25.00 to open this account.

ATM fee refund - We will refund ATM fees imposed by other U.S. financial institutions during the statement cycle up to a maximum of \$50.00. ATM fee refunds will post on the last day of the statement cycle.

Account will convert to a Basic Checking account at the age of 27.

BASIC CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Other Charges - A per ATM withdrawal fee of \$1.50 for transactions in excess of four per statement cycle conducted at ATMs other than Northwest Community Bank; Collinsville Bank, a Division of Northwest Community Bank and Litchfield Bancorp, a Division of Northwest Community Bank which will be debited from the account at the end of the statement cycle.

TOTAL PLUS CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge fee of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$1,000.00. 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. No charge if you maintain an average daily balance of all linked accounts (deposit accounts with same tax owner) of \$5,000.00 or if there is a direct deposit during the monthly statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Other Charges - A per ATM withdrawal fee of \$1.50 for transactions in excess of four per statement cycle conducted at ATMs other than Northwest Community Bank; Collinsville Bank, a Division of Northwest Community Bank and Litchfield Bancorp, a Division of Northwest Community Bank which will be debited from the account at the end of the statement cycle.

TOTAL 50 CHECKING ACCOUNT

(Must be age 50 or older to qualify)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge fee of \$10.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000.00. 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.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

HEALTH SAVINGS ACCOUNT

These accounts are governed by separate contracts for the type of Health Savings account opened.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

STUDENT SAVINGS CLUB ACCOUNT

(Must be age 5 through 20 and enrolled in school)

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

SAVINGS ACCOUNT/UTMA SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge fee of \$2.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$250.00. 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. This fee will not be charged if under age 21 or age 50 and over.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any transfers from UTMA Savings Account to another account of yours or to third parties by preauthorized, automatic, or telephone transfers or similar order to third parties.

TRANSACTION SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge fee of \$2.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$250.00. 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. This fee will not be charged if under age 21 or age 50 and over.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Other Charges - A per ATM withdrawal fee of \$1.50 for transactions in excess of four per statement cycle conducted at ATMs other than Northwest Community Bank; Collinsville Bank, a Division of Northwest Community Bank and Litchfield Bancorp, a Division of Northwest Community Bank which will be debited from the account at the end of the statement cycle.

HOLIDAY CLUB ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account at maturity.

Minimum balance to open the account - You must deposit \$1.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$5.00 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Scheduled Payments - We schedule 50 regular deposits during the Club Year. After the end of the Club Year, we will send you a check or deposit into your account with us, if so instructed, for all of the funds on deposit plus interest earned. You cannot make preauthorized or partial withdrawals from a Club Account. Any withdrawal made before the end of a Club Year must be for the full amount on deposit and will close your Club Account.

VACATION CLUB ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$1.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$5.00 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Scheduled Payments - We schedule 50 regular deposits during the Club Year. After the end of the Club Year, we will send you a check or deposit into your account with us, if so instructed, for all of the funds on deposit plus interest earned. You cannot make preauthorized or partial withdrawals from a Club Account. Any withdrawal made before the end of a Club Year must be for the full amount on deposit and will close your Club Account.

IRA SAVINGS ACCOUNT

These accounts are governed by separate contract.

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TENANT/AGENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day 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 noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

3 MONTH TIME DEPOSIT/IRA

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account and to earn APY - You must deposit \$_____ to open this account and to earn APY.

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

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty, unless you are taking a distribution from an IRA.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

6 MONTH TIME DEPOSIT/IRA

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account and to earn APY - You must deposit \$_____ to open this account and to earn APY.

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

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty, unless you are taking a distribution from an IRA.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

9 MONTH TIME DEPOSIT/IRA

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account and to earn APY - You must deposit \$_____ to open this account and to earn APY.

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

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty, unless you are taking a distribution from an IRA.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal nine months (270 days) interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

1 YEAR TO 5 YEAR TIME DEPOSIT/IRA

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Minimum balance to open the account and to earn APY - You must deposit \$_____ to open this account and to earn APY.

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

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty, unless you are taking a distribution from an IRA.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal nine months (270 days) interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate Schedule of Charges for additional information about charges.

Check printing(fee depends on style and quantity of check ordered)

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

STUDENT CHECKING ACCOUNT (must be age 16 to 26 to qualify)

BASIC CHECKING ACCOUNT

TOTAL PLUS CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

TOTAL 50 CHECKING ACCOUNT (Must be age 50 or older to qualify)

The interest rate for your account is _____% with an annual percentage yield of _____%.

MONEY MARKET ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$999.99, but less than \$5,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

HEALTH SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$4,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$4,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is \$20,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

STUDENT SAVINGS CLUB ACCOUNT (Must be age 5 through 20 and enrolled in school)

Rate Information:

If your daily balance is \$1,000.00 or less, the interest rate paid on the entire balance will be _____% with an annual percentage yield of _____%. An interest rate of _____% will be paid only for that portion of your daily balance that is greater than \$1,000.00. The APY for this tier will range from _____% to _____%, depending on the balance in the account. Calculation is based on a \$2,000.00 daily balance.

SAVINGS ACCOUNT/UTMA SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

TRANSACTION SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

HOLIDAY CLUB ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

VACATION CLUB ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

IRA SAVINGS ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$49.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$49.99, but less than \$2,500.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$2,499.99, but less than \$30,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$29,999.99, but less than \$40,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$39,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

TENANT/AGENT SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

3 MONTH TIME DEPOSIT/IRA

6 MONTH TIME DEPOSIT/IRA

9 MONTH TIME DEPOSIT/IRA

1 YEAR to 5 YEAR TIME DEPOSIT/IRA

