



Truth-in-Savings Disclosure For Jumbo CD

Date: _____

Issued to: _____

Account: _____

Amount: \$ _____

Notice: If the maturity date or rate information are not provided on this form then information about maturity and rates will be provided by separate notice.

Definitions: "We", "Our", "Us" mean the issuer of this account and "You" and "Your" mean the depositor(s). "Transfer" means any change in ownership, withdrawal rights, or survivorship rights, including (but not limited to) any pledge or assignment of this account as collateral. You cannot transfer this account without our written consent.

Maturity Date: This account matures _____

Rate Information: This account earns simple interest. Simple interest is accrued as a percentage of the amount deposited, and the amount of interest earned each day remains the same throughout the term. Therefore, the interest earned each month on a one-year CD equals approximately 1/12th of the aggregate amount of interest earned at the end of the term, with some monthly variances depending upon the number of days in each month.

The interest rate for this account is _____% with an annual percentage yield of ____%. This rate will be paid until the maturity date mentioned above.

Interest begins to accrue on the business day you deposit any non-cash item (for example, a check). The annual percentage yield assumes that interest remains on deposit until maturity.

Balance Computation Method: We apply a periodic rate each day to the principal amount deposited, which remains the same throughout the term.

Interest Crediting Frequency: Interest will be credited at the end of the term.

Disposition of Interest: Interest will be:

Mailed to the owner(s) in the form of a check

Added to principal (capitalized)

Paid to _____ account number at Centier Bank ACH to another financial institution (Complete Authorized Agreement for Preauthorized (ACH) Transfer form)

Minimum Balance Requirement: You must make a minimum deposit of \$100,000 to open this account. You must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

Transaction Limitations: You cannot make deposits to this account during a term. You cannot withdraw principal from this account without our consent except on or after maturity

Early Withdrawal Penalty: If we consent to a request for a withdrawal that is otherwise not permitted, you may have to pay a penalty. The penalty will be an amount equal to 180 days' interest on the amount withdrawn (for terms 1 year or less).

There are certain circumstances such as the death or incompetence of an owner of this account, where the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Single Maturity Renewal Policy: This account will not automatically renew. No interest will accrue after the maturity date.

Current Rates: The interest rate and yield are accurate as of _____. You may obtain current rate information at www.centier.com, call our Direct Line at 219-755-6666 or call our Client Service Center at 1-888-236-8437.