Truth-in-Savings Disclosure
For Climbing Rate IRA

MEMBER FDIC

Date: _____

Account Number: _____

Plan Number:_____

Client Name: _____

_____

Term: _____

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).

Maturity Date: This account matures _____.

Rate Information: The annual percentage yield and interest rate for this account:

	APY	Rate
1st Six Months	____	____
2nd Six Months	____	____
3rd Six Months	____	____
4th Six Months	____	____
5th Six Months	____	____
6th Six Months	____	____
Blended	____	____

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. A withdrawal of interest will reduce earnings.

Compounding Frequency: Interest will be compounded daily.

Interest Crediting Frequency: Interest will be credited semi-annually.

Disposition of Interest: The interest will be added to principal (capitalized).

Minimum Opening Balance Requirement: You must make a minimum deposit of $500.00 to open a Roth or Traditional IRA. You must make a minimum deposit of $100.00 to open a Coverdell IRA.

Balance Computation Method: We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.

Transaction Limitations: You cannot make deposits to this account during a term (other than credited interest). You cannot withdraw principal from this account without our consent except on or after each scheduled rate change interval or maturity. For accounts that automatically renew, there is a ten (10) day grace period after each scheduled rate change interval and renewal date during which withdrawals are permitted without penalty. Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.

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 The penalty will be an amount equal to 180 days' interest on the amount withdrawn (for terms 12-47 months).

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.

Automatic Renewal Policy: This account will automatically renew on the maturity date. Each renewal term will be the same as this original one, beginning on the maturity date. You must notify us in writing before or within a ten (10) day grace period after each scheduled rate change interval or the maturity date if you do not want this certificate to automatically renew. We reserve the right to stop automatic renewal by written notice to you before maturity. The rate for each renewal term will be determined by us on or just before the renewal date, and will be paid until the next rate change interval or maturity date. On accounts with terms of longer than one (1) month, we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

Current Rates: For Current rate information, call our Client Solutions Center at 1-888-236-8437 or visit your local branch.