MEMBER FDIC

Truth-in-Savings Disclosure
For Jumbo CD

Date: _____

Account Number: _____

Product Type: _____

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 or at least annually.

Disposition of Interest:
The interest will be _____
Centier Bank Acct Number: _____
ACH to Bank Name: _____
Rt Number: _____
Acct Type: _____ Acct Number: _____

Minimum Balance Requirement: You must make a minimum deposit of $250,000.00 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 (other than credited interest). 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:
_____

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