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    First Bank & Trust Co.
    Main Banking Center
    PO Box 580 923 West Main St
    Duncan, OK 73534
    (580) 255-1810
TRUTH IN SAVINGS DISCLOSURE
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Terms following a $X$ apply only if checked.
Acct: FIRST HERO
Acct \#: 6
Date: OCTOBER 16, 2023
The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield
information please call us at $\qquad$ _
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.
We reserve the right to at any time require not less than days notice in writing before any withdrawal from an interest bearing account.

## FIXED RATE

The interest rate for your account is $\qquad$ \% with an annual percentage yield of $\qquad$ \%. We will pay this rateWe will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at least 30 days notice in writing.

## VARIABLE RATE

The interest rate for your account is $\qquad$ \% with an annual percentage yield of $\quad$. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

## Determination of rate

$\square$ At our discretion, we may change the interest rate on your account.The interest rate for your account
$\qquad$
$\qquad$ .
The fixed initial rate is not determined by this rule.The initial interest rate on your account $\qquad$
$\qquad$
$\qquad$
$\qquad$
Subsequent rates $\quad$


To avoid the imposition of the you must mee
$\qquad$ following requirements:
$\square$
$\qquad$ of \$ $\qquad$
will be imposed every
if the balance in the account falls below \$ $\qquad$
any day of the $\qquad$ -
$\square$ A $\qquad$ of \$ $\qquad$ will be imposed every
if the average daily balance for the $\qquad$ falls below \$ . 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.
The period we use is $\qquad$ .
To avoid the imposition of the $\qquad$ you must meet ___ following requirements:
$\square \mathrm{A}$ $\qquad$ of \$
will be imposed for
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account
falls below \$ $\qquad$ any day of the $\qquad$

A
of \$ $\qquad$
.
e imposed for $\qquad$ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the falls below

Truth in Savings Disclosure
Bankers Systems ${ }^{\text {Th }}$
Wolters Kluwer Financial Services (2) 1992, 2011
\$
. The average daily balance is calculated adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
The period we use is $\qquad$ .
To obtain the annual percentage yield disclosed.You must maintain a minimum balance of
$\qquad$ in the account each day to obtain \$ $\qquad$ the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ to obtain the disclosed annual percentage yield. 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.

The period we use is $\qquad$ .
Compounding and Crediting
$\qquad$
compounded be

Interest will be $\qquad$ -

Effect of closing an account - If you close your account before interest is credited, you receive the accrued interest.

## Balance Computation Method

$\square$ Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.

The period we use is $\qquad$ -

## Accrual of interest on noncash deposits

$\square$ Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue
you deposit noncash items (for example, checks).

## Bonuses

$\square$ You will
$\qquad$
$\square$ You must maintain a minimum
to obtain the bonus.

$$
\text { of } \$
$$

$\qquad$ $\square$ To earn the bonus, $\qquad$
$\qquad$
$\qquad$

## Transaction Limitations

$\qquad$ \$

During any $\qquad$ ,
you may not make more than
withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
$\qquad$ your account each statement cycle.You may only make $\qquad$ preauthorized transfers your account each statement cycle.
Additional Terms
No monthly service charge
No transaction limitations
FREE: Forever Free wallet checks One box ordered at a time ATM/Check Card (No monthly fee)
ATM Foreign Transactions
Cashier's Checks and Stop Payments
Photocopy and Fax Services
$3 \times 5$ Safe Deposit Box for 1 Year Subject to availability
Consulting on Estate, Retirement and Financial Planning through the Trust Department
Online Banking and Bill Pay WWW. fbe 47 . Com
Mobile Banking
WWW. fb247.mobi
E-Statements
Sign up through E-Banker
******* Qualification Requirements ******* Active military personnel, veterans, certified law enforcement', firefighters, licensed educators, and licensed healthcare professionals

