

**TRUTH IN SAVINGS DISCLOSURE**

Terms following a  apply only if checked.

Acct: FIRST ADVANTAGE

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 (580) 255-1810.

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 7 days notice in writing before any withdrawal from an interest bearing account.

**FIXED RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. We will pay this rate \_\_\_\_\_ . We 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 \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. 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**

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

The interest rate for your account \_\_\_\_\_

The fixed initial rate is not determined by this rule.

The initial interest rate on your account \_\_\_\_\_

Subsequent rates \_\_\_\_\_

**Frequency of rate change**

We may change the interest rate on your account daily.

Your initial interest rate will not change \_\_\_\_\_

We may change the interest rate on your account at that time and \_\_\_\_\_ thereafter.

**Limitations on rate changes**

The interest rate for your account will not \_\_\_\_\_ by more than \_\_\_\_\_ each \_\_\_\_\_ .

The interest rate will not be less than \_\_\_\_\_ % or more than \_\_\_\_\_ %.

The interest rate will not \_\_\_\_\_

\_\_\_\_\_ the interest rate initially disclosed to you.

**Minimum Balance Requirements**

*To open the account.* You must deposit at least \$ 100.00 to open this account.

*To avoid imposition of fees.*

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_

if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_

if the average daily balance for the \_\_\_\_\_ 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 statement cycle.

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ 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 \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the \_\_\_\_\_ 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 \_\_\_\_\_.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ See Below \_\_\_\_\_ in the account each day to obtain 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 statement cycle.

**Compounding and Crediting**

Frequency - Interest will \_\_\_\_\_ be compounded monthly.

Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

**Balance Computation Method**

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 current statement cycle.

**Accrual of interest on noncash deposits**

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**

You will \_\_\_\_\_

as a bonus \_\_\_\_\_.

You must maintain a minimum \_\_\_\_\_ of \$ \_\_\_\_\_ to obtain the bonus.

To earn the bonus, \_\_\_\_\_

**Transaction Limitations**

The minimum amount you may deposit is

\$ \_\_\_\_\_.

The minimum amount you may withdraw is

\$ \_\_\_\_\_.

During any \_\_\_\_\_,

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.

\_\_\_\_\_

You may only make \_\_\_\_\_ deposits into your account each statement cycle.

You may only make \_\_\_\_\_ ATM \_\_\_\_\_ your account each statement cycle.

You may only make \_\_\_\_\_ preauthorized transfers \_\_\_\_\_ your account each statement cycle.

**Additional Terms**

\* Tiers for interest rates \*

Balance	RATE	APY
\$ 0.00 - \$ 9,999.99	%	%
\$ 10,000 - \$ 24,999.99	%	%
\$ 25,000 - \$ 249,999.99	%	%
\$ 250,000 - \$ 999,999.99	%	%
\$ 1,000,000 & ABOVE	%	%

No transaction limitations

The service charge will be calculated based on the actual daily balance of all your deposit accounts held at First Bank & Trust Co.

If the total aggregate balance of your checking, savings & certificates of deposits fall below \$10,000 on any day of the month, \$12.00 will be imposed as a "charged based on the minimum balance."

FREE: FB&T's custom image wallet checks  
\*One box ordered at a time  
ATM/Check Card (No monthly fee)  
Online Banking and Bill Pay  
www.fb247.com  
E-Statements -Sign up through E-Banker

**DEPOSIT RECLASSIFICATION**

For internal accounting purposes, we may reclassify your account balance as defined by Federal Reserve Reg D. This will not have any impact on your account or FDIC insurance.

FIRST BANK & TRUST CO.  
SCHEDULE OF FEES

E-Banker - Online Banking.....	FREE
E-Pay - Online Bill Pay Monthly Maintenance Fee.....	FREE
E-Pay - Excess Item Fee (first 15 items per statement cycle free).....	0.50
Mobile Banking.....	FREE
FirstLine 1-888-306-2265.....	FREE
Notary Service.....	FREE
ATM/Check Card Monthly Fee.....	FREE
Foreign ATM Transaction.....	2.00
International ATM Fee.....	5.00
ATM/Check Card Replacement.....	5.00
Telephone Transfer Fee.....	FREE
Sweep Transfer Fee.....	FREE
Collection Item Fee (each).....	7.50
Garnishment Fee.....	30.00
Levy Fee or Other Legal Fee.....	30.00
Copy Fee (Per Page).....	0.25
Insufficient Funds (NSF) Returned Item Charge.....	30.00
Insufficient Funds (NSF) Paid Item Charge.....	30.00
Overdraft Privilege (ODP) Paid Item Charge.....	30.00
Returned/Reprocessed Item Fee.....	5.00
*Dormant Account Charge (Monthly Charge).....	5.00
Wire Transfer (Outgoing) - Customer.....	15.00
Wire Transfer (Incoming) - Customer.....	10.00
Wire Transfer (Outgoing International) - Customer.....	45.00
Wire Transfer (Incoming International) - Customer.....	25.00
Wire Transfer (Outgoing) - Non-Customer.....	30.00
Wire Transfer (Incoming) - Non-Customer.....	30.00
Wire Transfer (Outgoing International) - Non-Customer.....	60.00
Account Research (Per Hour/1 Hr Min.).....	25.00
Cashier's Check Fee - Customer.....	5.00
Cashier's Check Fee - Non-Customer.....	10.00
Stop Payment Order Fee.....	30.00
**Caution Fee (For 90 Days).....	30.00
Snapshot/Temporary Statement.....	2.00
Statement Reconciliation (Per Hour/1 Hr Min.).....	20.00
Fax Fee (Per Page).....	1.00
Gift Cards - Fee Per Card.....	5.00
Overdraft Accrual Charge - Commercial Accounts:	
-Daily fee assessed on overdrawn balance.....	4.00
-Interest charged on overdrawn balance.....	18% APR
Overdraft Accrual Charge - Consumer Accounts:	
-If overdrawn more than 5 days, by more than \$10.00 (Daily Fee)..	1.00

\*Dormant accounts are accounts with no activity (other than interest crediting) or contact from the depositor for more than 24 months.

\*\*Caution - Temporary watch on a checking account for lost or stolen checks.

Website: [www.fb247.com](http://www.fb247.com)      Mobile Banking: [www.fb247.mobi](http://www.fb247.mobi)

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FDIC