



MAIN OFFICE
1201 8TH AVENUE
ALTOONA, PA 16602

DUNCANVILLE OFFICE
201 PATCHWAY ROAD
DUNCANVILLE, PA 16635

NOW ACCOUNT

TRUTH IN SAVINGS DISCLOSURE

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about.

VARIABLE RATE ACCOUNT:

Your interest rate and annual percentage yield may change.

DETERMINATION OF RATE:

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

FREQUENCY OF RATE CHANGE:

We may change the interest rate on your account at any time.

COMPOUNDING AND CREDITING:

Interest will not be compounded. Interest will be calculated daily on the balance and credited to your account monthly.

Effect on closing an account: If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

You must deposit at least \$50.00 to open this account. You must maintain a minimum balance of \$0.01 each day to obtain the disclosed annual percentage yield.

To avoid the imposition of fees – To avoid the imposition of the service charge you must meet the following requirements:

-A service charge of \$5.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the monthly statement cycle.

BALANCE COMPUTATION 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS:

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

ADDITIONAL TERMS:

You may also avoid the monthly service charge by maintaining a \$300.00 daily balance between consolidated deposit accounts (with the exception of any IRA account).

We may impose a fee if you close your account within six months of opening the account. See fee schedule for current fee.

If there is no activity on your account for one year, we will impose a dormant account fee each month until there is activity on the account. See fee schedule for current fee.