

{X}--ANY---GRACE---PERIOD---FOR---DEPOSITS---AND
WITHDRAWALS;

{XI}--THE-METHOD-OF-DETERMINING-THE--BALANCE--ON
WHICH-INTEREST-IS-PAID;

{XII}--THE--MINIMUM--LENGTH--OF--TIME-FUNDS-MUST
REMAIN-ON-DEPOSIT-TO-EARN-INTEREST;

{XIII}--ANY-FEES-LEVIED-ON-INACTIVE-ACCOUNTS;

{XIV}--ANY--PENALTIES--FOR--THE--CLOSING--OF--AN
ACCOUNT-BEFORE-A-DATE-PREVIOUSLY-AGREED-TO-BY-THE-CUSTOMER;

{XV}--ANY-OTHER-FEES,-CHARGES,-OR-PENALTIES,-AND

1. THE ANNUAL RATE OF SIMPLE INTEREST
CURRENTLY IN EFFECT;

2. THE DATES, IF ANY, ON WHICH THE
CURRENT RATE OF INTEREST MAY BE CHANGED, AND THE TERMS AND
CONDITIONS UNDER WHICH EACH SUCCESSIVE INTEREST RATE WILL BE
APPLIED;

3. THE DATE OR POINT IN TIME ON WHICH THE
DEPOSIT BEGINS TO EARN INTEREST;

4. THE METHOD OF DETERMINING THE ACCOUNT
BALANCE ON WHICH INTEREST EARNED IS CALCULATED, INCLUDING THE
METHODS FOR DAY OF DEPOSIT TO DAY OF WITHDRAWAL AND LOW PERIODIC
BALANCE;

5. WHETHER INTEREST IS COMPOUNDED AND
WHERE APPLICABLE, THE PERIOD FOR COMPOUNDING;

6. THE ANNUAL PERCENTAGE YIELD IN 1 YEAR
BASED ON THE RATE OF SIMPLE INTEREST AND COMPOUNDING METHOD;

7. THE DATE OR POINT IN TIME WHEN
INTEREST EARNED IS CREDITED TO THE ACCOUNT;

8. THE AMOUNT OF LOSS OF ACCUMULATED
EARNED INTEREST IF AN ACCOUNT IS CLOSED BEFORE THE DATE ON WHICH
INTEREST IS REGULARLY CREDITED;

9. THE POLICY ON THE AVAILABILITY OF
DEPOSITED FUNDS; AND

10. ANY FEES, CHARGES, OR PENALTIES WHICH
MAY BE APPLIED AND THE CONDITIONS UNDER WHICH THE FEES, CHARGES,
OR PENALTIES MAY BE ASSESSED; AND

{2} (II) The following written notice: