

EXISTING ACCOUNT, IN ADDITION TO ACTUALLY GIVING TO THE MEMBER OR DEPOSITOR, ON THE OPENING OF THE INTEREST BEARING OR SHARE ACCOUNT AND, LATER, OR ON DEMAND OF THE MEMBER OR DEPOSITOR:

(I) WRITTEN NOTICE OF:

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

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

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

4. THE METHOD OF DETERMINING THE ACCOUNT BALANCE ON WHICH INTEREST EARNED OR DIVIDENDS PAID IS CALCULATED, INCLUDING THE METHODS FOR DAY OF DEPOSIT OR PURCHASE 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 OR DIVIDENDS AND COMPOUNDING METHOD;

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

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

9. THE POLICY ON THE AVAILABILITY OF DEPOSITED FUNDS OR SHARES; 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

(II) THE FOLLOWING WRITTEN NOTICE:

"UNDER MARYLAND LAW, ALL FUNDS REMAINING IN THIS INTEREST BEARING OR SHARE ACCOUNT BECOME THE PROPERTY OF THIS STATE AFTER THE ACCOUNT HAS BEEN INACTIVE FOR 5 YEARS AND NOTICE IS SENT TO THE MEMBER OR DEPOSITOR AT THAT MEMBER'S OR DEPOSITOR'S LAST KNOWN ADDRESS. THIS ACCOUNT WILL BE CONSIDERED INACTIVE IF THE MEMBER OR DEPOSITOR HAS NOT: (1) INCREASED OR DECREASED THE AMOUNT IN THE ACCOUNT; (2) PRESENTED THE PASSBOOK OR OTHER SIMILAR EVIDENCE OF THE ACCOUNT FOR THE CREDITING OF INTEREST OR