

**TRUTH IN SAVINGS  
FORT KNOX SAVINGS ACCOUNT**

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 visit our website at: [www.FortKnox.bank](http://www.FortKnox.bank)

This disclosure, as well as your Deposit Agreement, contain 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.

**RATE INFORMATION.** The interest rate and annual percentage yield ("APY") for your account depend upon the applicable rate tier.

Tier	Range of Tier		Interest rate	APY
1	\$0.00	\$999.99	0.10%	0.10%
2	\$1,000.00	\$1,999.99	1.00%	1.00%
3	\$2,000.00	\$2,499.99	1.00%	1.00%
4	\$2,500.00	\$2,999.99	2.00%	2.02%
5	\$3,000.00	\$3,999.99	2.00%	2.02%
6	\$4,000.00	\$4,999.99	2.00%	2.02%
7	\$5,000.00	\$9,999.99	3.00%	3.04%
8	\$10,000.00	\$14,999.99	3.50%	3.56%
9	\$15,000.00	\$19,999.99	3.50%	3.56%
10	\$20,000.00	\$24,999.99	3.50%	3.56%
11	\$25,000.00	\$29,999.99	3.75%	3.82%
12	\$30,000.00	\$39,999.99	3.75%	3.82%
13	\$40,000.00	\$49,999.99	3.75%	3.82%
14	\$50,000.00	\$74,999.99	3.75%	3.82%
15	\$75,000.00	\$99,999.99	3.75%	3.82%
16	\$100,000.00	\$149,999.99	4.00%	4.07%
17	\$150,000.00	\$199,999.99	4.00%	4.07%
18	\$200,000.00	\$249,999.99	4.00%	4.07%
19	\$250,000.00	and above	4.00%	4.07%

The interest rate and APY for these tiers may change at our discretion.

**Frequency of Rate Changes.** We may change the interest rate on your account daily.

**Limitation on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close the account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. To avoid the imposition of any Monthly Service Fee you must meet the following requirements:

A Monthly Service Fee of \$10.00 will be imposed every statement cycle if the average monthly balance falls below \$1,000.00. The average monthly balance is calculated by summing the daily balances for each day of the month and then dividing that total by the number of days in the month. This Fee will be assessed to your account on the first of the month, following 30 days after the account has been opened. If there are insufficient funds in your account to cover the cost of the fee, any amount over your account balance will be waived.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** If applicable, interest begins to accrue no later than the business day funds are credited to the consumer's deposit account. For noncash deposits (e.g., ACH), funds may be held in a clearing account for up to four business days before being credited to the consumer's deposit account. Interest does not accrue while funds are in the clearing account.

**TRANSACTION LIMITATIONS.** Your Transactions Limitations will depend on the status of your account. For more information on Protected Status and Lockdown Status, please refer to your Deposit Agreement.

	Maximum Transaction	Daily*	Monthly*	Aggregated deposit limit for all FK accounts
Wire Transfer Deposit Push In ACH Deposit Pull In ACH Deposit	\$50,000	\$100,000	\$250,000	\$250,000
ACH PUSH OUT (Protected or Lockdown status)	\$25,000	\$25,000	\$125,000	
ACH PULL OUT (Lockdown status)	\$10,000	\$10,000	\$50,000	

*\*Daily, Monthly, and Total limits are aggregated across all Fort Knox Accounts of one accountholder*

Additional limitations on the types of transactions allowed can be found in your Deposit Agreement.

**FEES AND CHARGES.** Please see the Service Fee Schedule and Deposit Agreement.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in the order they are presented.

**ACCOUNT CLOSURE.** We may close your account upon written notice from you or to you as provided for in the

Terms of Service in your Deposit Agreement. The funds remaining in the account may be paid to you via ACH or via a corporate check or cashier's check made payable to you and sent to the last known address you provided to us. Additionally, accounts will be automatically closed under the following conditions: (1) If the account is not successfully funded with the minimum required opening deposit within 30 days from account opening, the account will be automatically closed on DAY 31; (2) If the account balance is less than \$0.01 for 30 consecutive days, the account will be automatically closed on DAY 31.