

1st International Bank & Trust

TRUTH IN SAVINGS DISCLOSURE CHRISTMAS CLUB SAVINGS

Acct: _____

Acct#: _____

Date: 08/08/2014

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 _____.

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.

Variable Rate

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.

	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
AVERAGE DAILY BALANCE <i>up to \$10,000.00</i>	.50%	.50%
On AVERAGE DAILY BALANCE over \$10,000.00	.50% -.17%	.15%

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 anytime.

Compounding and Crediting

Frequency - Interest will not be compounded.
Interest will be credited to your account at maturity.

Withdrawal of Interest Before Maturity

The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest is not allowed until maturity.

Effect on Closing an Account

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

Balance Computation Method

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 term.

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).

Maturity Date:

Your account will mature on November 15, 2013.

Club Account Withdrawal Limitations

Principal:

You may not make withdrawals of principal from your account before maturity. If any withdrawal(s) is/are made from this account before maturity, then this account will be closed.

Interest:

You cannot withdraw interest from your account before maturity. If any withdrawal(s) is/are made from this account before maturity, then this account will be closed and you will not receive any accrued interest.

Additions to account:

You may make an unlimited number of deposits into your account.

Additional Terms:

The balance of your account will be transferred to your designated account with us at maturity.