

1st International Bank & Trust

TRUTH IN SAVINGS DISCLOSURE HEALTH SAVINGS ACCOUNT

Acct: _____

Acct#: _____

Date: _____

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.

<i>IF AVERAGE DAILY BALANCE IS:</i>	<i>ANNUAL PERCENTAGE YIELD (APY)</i>	<i>INTEREST RATE</i>
\$0 - 2,499.99	0.35%	0.35%
\$2,500 - 9,999.99	0.55%	0.55%
\$10,000 and up	0.75%	0.75%

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.

Minimum Balance Requirements:

To avoid imposition of fees.

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

A service charge of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$2500.00 any day of the statement cycle after the first 12 months.

Compounding and Crediting

Frequency - Interest will be compounded every statement cycle. Interest will be credited every statement cycle.

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.

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).

The period we use is monthly statement cycle.

Additional Terms:

See the reverse side of this document

Additional Terms

CHECK PRINTING FEE DEPENDS ON STYLE ORDERED. COMPLIMENTARY FIB&T CUSTOM DESIGN CHECKS ARE AVAILABLE. A FEE OF \$0.50 WILL BE CHARGED FOR EACH CHECK, NOT ORDERED THROUGH FIRST INTERNATIONAL BANK & TRUST WHICH CANNOT BE AUTOMATICALLY PROCESSED.

WHEN PROCESSING CHECKS DRAWN ON YOUR ACCOUNT, OUR POLICY IS TO PAY CHECKS IN NUMERICAL SEQUENCE. LOWER CHECK NUMBERS ARE PAID FIRST.

WE CHARGE A \$30 NSF PAID ITEM FEE FOR EACH ITEM THAT WOULD CREATE AN OVERDRAFT ON YOUR ACCOUNT THAT IS PAID, AND WE CHARGE A \$30 NSF RETURNED ITEM FEE FOR EACH ITEM THAT WOULD CREATE AN OVERDRAFT ON YOUR ACCOUNT THAT IS RETURNED. WE CHARGE A \$30 CONTINUOUS NEGATIVE BALANCE FEE EACH 7TH DAY THE ACCOUNT IS OVERDRAWN. A NON-SUFFICIENT FUNDS / OVERDRAFT / NEGATIVE BALANCE MAY RESULT FROM THE A) PAYMENT OF CHECKS, IN-PERSON WITHDRAWALS, , RECURRING DEBIT CARD TRANSACTIONS OR OTHER ELECTRONIC FUNDS TRANSFERS, OR OTHER WITHDRAWAL REQUESTS YOU INITIATE; B) PAYMENTS AUTHORIZED BY YOU; C) THE RETURN OF UNPAID ITEMS DEPOSITED BY YOU; D) CHARGING YOUR ACCOUNT FOR OUR APPLICABLE SERVICE CHARGES AND FEES; OR E) THE DEPOSIT OF ITEMS TO YOUR ACCOUNT WHICH ACCORDING TO OUR FUNDS AVAILABILITY POLICY, ARE TREATED AS NOT YET "AVAILABLE" OR "FINALLY PAID".

EACH STOP PAYMENT REQUESTED WILL BE CHARGED \$30/PER ITEM OR \$ 60/PER RANGE OF ITEMS.

AN EARLY ACCOUNT CLOSING CHARGE OF \$10 WILL BE ASSESSED ON ANY ACCOUNT THAT HAS BEEN OPEN LESS THAN 6 MONTHS.

IF YOU USE AN AUTOMATED TELLER MACHINE THAT IS NOT OPERATED BY US, YOU MAY BE CHARGED A FEE BY THE OPERATOR OF THE ATM OR NETWORK.

IF YOU CONDUCT A TRANSACTION WITH THE ATM/DEBIT CARD IN A FOREIGN COUNTRY, THERE WILL BE AN INTERNATIONAL SERVICE ASSESSMENT OR AN INTERNATIONAL CURRENCY CONVERSION FEE OF UP TO ONE PERCENT (1%) OF THE TRANSACTION AMOUNT THAT WILL BE INCLUDED IN THE TRANSACTION THAT APPEARS ON YOUR MONTHLY STATEMENT.

PLEASE REFER TO THE FEE SCHEDULE FOUND ON OUR WEBSITE, WWW.FIRSTINTLBANK.COM, FOR CHARGES FOR OTHER REQUESTED SERVICES.