

18/65 Important Account Information

Effective April 1, 2011

18/65 ACCOUNT Truth-In-Savings Disclosure

Service charges which can be imposed on your account are set forth in our separate fee schedule which will be delivered to you with this document.

Eligibility - A natural person 18 years of age or under or 65 years of age or older may choose one demand deposit account and one savings account which, in each instance, shall include a joint account in which the spouse of the eligible depositor, regardless of age, is the joint tenant therein or the joint tenant would otherwise be an eligible depositor, and which has been established and used for personal, family or household purposes.

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded daily and credited to your account on the last day of each month.

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

Minimum balance to open the account – You must deposit \$10.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees – There is no minimum balance requirement to maintain this account.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

(please see reverse)

YOUR ACCOUNT

This is the account you have opened or inquired about. Further details about this and other accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

18/65 CHECKING ACCOUNT

The interest rate for your account is _____ %
with an annual percentage yield of _____ %

18/65 SAVINGS ACCOUNT

The interest rate for your account is _____ %
with an annual percentage yield of _____ %

18/65 PASSBOOK ACCOUNT

The interest rate for your account is _____ %
with an annual percentage yield of _____ %

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