

**Truth in Savings Disclosure**  
**eXPERIENCE ONLINE SAVINGS**  
**ACCOUNT**

**Effective**

**May 22, 2026 through October 6, 2026**

**eXPERIENCE ONLINE SAVINGS ACCOUNT**

**(Consumer Online Account only, Opening deposit must be funded by new money only, Branch activity restricted)**

**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 \$100.00 to open this account. **Opening deposit must be funded by new money only; initial deposit cannot be transferred from an existing CSB account.** Transfers from an existing CSB account are allowed after initial opening deposit.

**Monthly Maintenance Service Charge** - A monthly maintenance service charge (See Fee Schedule) will be assessed against your account. This service charge is waived if you receive E-statements.

**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.

**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).



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