

# Truth in Savings Disclosure Changes

## TOTAL ACCESS CHECKING ACCOUNT

(Effective September 1, 2013)

**Availability** - This account is available to personal accounts only.

**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.

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

**Minimum balance required to obtain the annual percentage yield disclosed** - No minimum balance.

Requirements to qualify for ATM fee refunds of up to a maximum of \$12 per qualification cycle and to obtain the bonus rate\* disclosed- Have at least 12 purchases using your CSB debit card post and clear your account during the qualifying cycle, have at least one direct deposit or ACH debit transaction post and clear to/from this account per qualification cycle; agree to receive your account statements electronically; and log in to CSB Online Banking during each qualification cycle. If you do not meet the requirements per qualification cycle, your account will function as a free checking account and earn the base interest rate; however, it will not receive a refund of ATM fees charged by others during that time period.

**Qualification Cycle** - The qualification cycle used to determine if the account requirements have been met is the first day of the current statement month through the close of the current statement month. If you do not meet the requirements for three consecutive statement cycles, the bank reserves the right to convert your account to a Basic Checking account, subject to that account's associated restrictions and fees (see account details and Fee Schedule).

**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).

\*The bonus rate applies to balances between \$0.00 and \$24,999.99. Balance amounts \$25,000.00 and above will earn a lower rate. Each rate will apply only to that portion of the account balance within each balance range.



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