



TRUTH-IN-SAVINGS DISCLOSURE

F&M YOUNG FARMERS CHECKING ACCOUNT

REQUIREMENTS:

Clients must be a member of 4-H or Future Farmers of America. Client must present certificate for verification. Client must show updated membership annually otherwise the account will be changed to F&M myWay Checking. A letter will be mailed asking for updated membership information.

This account will revert to F&M myWay Checking on the client's 26th birthday or if updated membership information is not provided.

MINIMUM BALANCE TO OPEN THE ACCOUNT:

You must deposit \$50.00 to open this account.

FEES:

There is no monthly service charge for this account.

INTEREST RATE:

If your daily balance is \$3,000.00 or less, the interest rate paid on the entire balance will be 2.00% with an annual percentage yield of 2.02%.

An interest rate of .10% will be paid only for that portion of your daily balance that is greater than \$3,000.00. The annual percentage yield for this tier will range from 2.02% to .10% depending on the balance in the account.

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 every month. Interest will accrue daily and will be credited to your account monthly.

DAILY BALANCE COMPUTATION METHOD:

We use the daily balance method to calculate the interest in 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

ADDITIONAL FEATURES:

The Foreign ATM withdrawal fee listed on the separate fee schedule will not apply to this account.

COMMON FEATURES:

Please refer to our separate fee schedule for additional information about charges.

**Fee subject to applicable state/local sales taxes.*