Hyperion Bank
199 West Girard Ave
Philadelphia, PA 19123
Routing Number 036018969

TRUTH IN SAVINGS DISCLOSURE

Terms following a check apply only if checked.

Acct: Business Money Market Account Checking

Acct #: refer to signature card

Date: refer to signature card

☐ 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 (215) 789-4200.

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 30 days notice in writing before any withdrawal from an interest-bearing account.

1 FIXED RATE

☐ The interest rate for your account is ______% with an annual percentage yield of ______%. We will pay this rate.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

☐ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates:

We will not decrease these rates unless we first give you at least 30 days notice in writing.

☐ VARIABLE RATE

☐ The interest rate for your account is ______% with an annual percentage yield of ______%. Your interest rate and annual percentage yield may change.

☐ 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.

Determination of rate

☐ At our discretion, we may change the interest rate on your account.

☐ The interest rate for your account

☐ The fixed initial rate is not determined by this rule.

☐ The initial interest rate on your account

Subsequent rates

Frequency of rate change

☐ We may change the interest rate on your account at any time without notice.

☐ Your initial interest rate will not change

We may change the interest rate on your account at that time and ________ thereafter.

☐ The interest rate for your account will not by more than ________ each ________.

☐ The interest rate will not be less than ________ % or more than ________ %.

☐ The interest rate will not

the interest rate initially disclosed to you.

Minimum Balance Requirements

☐ To open the account. You must deposit at least $1000.00 to open this account.

☒ To avoid imposition of fees.

To avoid the imposition of the following requirements:

☐ A $ ________ of $ ________ will be imposed every ________ if the balance in the account falls below $ ________ any day of the ________.

☐ A service charge of $10.00 will be imposed every ________ if the average daily balance for the ________ falls below $1000.00. 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.

The period we use is ________.

To avoid the imposition of the following requirements:

☐ A ________ of $ ________ will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $ ________ any day of the ________.

☐ A ________ of $ ________ will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the ________ falls below

Business Money Market Account Checking

TSD 6/8/2010

Page 1 of 2
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. The period we use is _________.

To obtain the annual percentage yield disclosed:
1. You must maintain a minimum balance of $_________ in the account each day to obtain the disclosed annual percentage yield.
2. You must maintain a minimum average daily balance of $_________ to obtain the disclosed annual percentage yield. 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. The period we use is _________.

**Compounding and Crediting**

<table>
<thead>
<tr>
<th>X</th>
<th>Frequency</th>
<th>Interest will be <strong>compounded</strong> daily.</th>
</tr>
</thead>
</table>

**Effect of closing an account** - If you close your account before interest is credited, you **will** receive the accrued interest.

**Balance Computation Method**

<table>
<thead>
<tr>
<th>X</th>
<th>Daily Balance 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.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>X</th>
<th>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. The period we use is _________.</th>
</tr>
</thead>
</table>

**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).
- Interest begins to accrue **on the business day** when you deposit noncash items (for example, checks).

**Bonuses**

<table>
<thead>
<tr>
<th>X</th>
<th>You will ________ as a bonus.</th>
</tr>
</thead>
</table>

- You must maintain a minimum ________ of $_________ to obtain the bonus.
- To earn the bonus, ________.

**Transaction Limitations**

<table>
<thead>
<tr>
<th>X</th>
<th>The minimum amount you may deposit is $_________.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>X</th>
<th>The minimum amount you may withdraw is $_________.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>X</th>
<th>During any _____________ you may not make more than _____________ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.</th>
</tr>
</thead>
</table>

**Accrual of interest on noncash deposits**

- Interest begins to accrue **on the business day** when you deposit noncash items (for example, checks).

**Bonuses**

<table>
<thead>
<tr>
<th>X</th>
<th>You will ________ as a bonus.</th>
</tr>
</thead>
</table>

- You must maintain a minimum ________ of $_________ to obtain the bonus.
- To earn the bonus, ________.

**Additional Terms**

**THE FOLLOWING TIERED RATES APPLY TO THIS ACCOUNT:**

<table>
<thead>
<tr>
<th>BALANCE</th>
<th>RATE</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01-$4,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$5,000.00-$24,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$25,000.00-$49,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$50,000.00-$99,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$100,000.00-$499,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$500,000.00-$999,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$1,000,000.00-$1,999,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$2,000,000.00-$2,999,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$3,000,000.00-$9,999,999.99</td>
<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$10,000,000 or more</td>
<td>.75%</td>
<td>.75%</td>
</tr>
</tbody>
</table>

**Business Checking**

TSD 6/8/2010

Page 2 of 2