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

TRUTH IN SAVINGS DISCLOSURE

Terms following a [ ] apply only if checked.

Acct: Consumer Money Market Account Checking

Acct #: refer to signature card

Date: refer to signature card

[X] 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

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

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

  3. 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.

[X] VARIABLE RATE

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

[X] 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 rates

[X] At our discretion, we may change the interest rate on your account.

1. The interest rate for your account:

   [ ]

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

1. The initial interest rate on your account:

   [ ]

Subsequent rates:

   [ ]

   [ ]

Frequency of rate change

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

   [ ]

   1. Your initial interest rate will not change _______%

   2. We may change the interest rate on your account at that time and _______% thereafter.

Limitations on rate changes

1. The interest rate for your account will not _______%

   2. The interest rate will not be less than _______%

   3. The interest rate will not _______%

   4. The interest rate initially disclosed to you.

Minimum Balance Requirements

[X] To open the account. You must deposit at least $1000.00 to open this account.

[X] To avoid imposition of fees. To avoid the imposition of the service charge, you must meet the following requirements:

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

[X] A service charge _______ of $10.00 will be imposed every statement cycle if the average daily balance for the cycle 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 statement cycle.

To avoid the imposition of the _______, you must meet the following requirements:

1. 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 _______.

1. 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 _______.

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Bankers Systems 

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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 ________________.

[X] To obtain the annual percentage yield disclosed.

1. You must maintain a minimum balance of $0.01 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

[X] Frequency - Interest will be compounded daily.

Interest will be credited to your account monthly.

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

Balance Computation Method

1. 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.

[X] 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 ________________.

Accrual of interest on noncash deposits

1. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

[X] Interest begins to accrue on the business day.*

you deposit noncash items (for example, checks).

Bonuses

1. You will ________________ as a bonus.

2. You must maintain a minimum ________________ to obtain the bonus.

3. To earn the bonus, ________________.

Transaction Limitations

1. The minimum amount you may deposit is $______________.

2. The minimum amount you may withdraw is $______________.

3. 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.

You may only make ________________ deposits into your account each statement cycle.

You may only make ________________ preauthorized transfers into your account each statement cycle.

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>
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<td>.75%</td>
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<td>.75%</td>
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<td>.75%</td>
</tr>
<tr>
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<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>
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<td>.75%</td>
<td>.75%</td>
</tr>
<tr>
<td>$3,000,000.00-$9,999,999.99</td>
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<td>.75%</td>
</tr>
<tr>
<td>$10,000,000 or more</td>
<td>.75%</td>
<td>.75%</td>
</tr>
</tbody>
</table>

*If the deposit is made on a nonbusiness day, interest will begin to accrue on the next business day after the deposit.