Truth in Savings Disclosure

Terms following a ☑️ apply only if checked.

Acct: ☑️ IOLTA 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.

☒ 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 N/A % with an annual percentage yield of N/A %. 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 ______ 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.

Limitations on rate changes

☒ 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 $50.00 ______ to open this account.

☒ To avoid imposition of fees.

To avoid the imposition of the ______ you must meet ______ following requirements:

☒ ______ A ______ of ______ will be imposed every ______ if the balance in the account falls below ______ any day of the ______.

☒ ______ A ______ of ______ will be imposed every ______ if the average daily balance for the ______ falls below ______. 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 ______ you must meet ______ 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 ______.

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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 ____________.

To obtain the annual percentage yield disclosed:

1. You must maintain a minimum balance of $500.00 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 ____________.

Compound and Crediting

X Frequency: Interest will be compounded daily.

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

Balance Computation Method

X 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 Statement cycle ____________.

Accrual of interest on noncash deposits

X 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 ____________ of $________ to obtain the bonus.
3. To earn the bonus, ____________.

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

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**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>UNDER $500</td>
<td>.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>$500.00 AND ABOVE</td>
<td>.50%</td>
<td>.50%</td>
</tr>
</tbody>
</table>

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Bankers Systems •
Wolters Kluwer Financial Services • 1992, 2009

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