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

TRUTH IN SAVINGS DISCLOSURE

Terms following a 1 apply only if checked.

Acct: **Statement Savings**

Acct #: **refer to signature card**

Date: **refer to signature card**

1X 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 _____ 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 _____.
We will not decrease this rate unless we first give you at least 30 days notice in writing.

1 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.

1X **VARIABLE RATE**

1X The interest rate for your account is **0.35** % with an annual percentage yield of **0.35** %. Your interest rate and annual percentage yield may change.

1 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

1X 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

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

1 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

1 The interest rate for your account will not _____ by more than _____ each _____.

1 The interest rate will not be less than _____ % or more than _____ %.

1 The interest rate will not _____
_____
the interest rate initially disclosed to you.

Minimum Balance Requirements

1X *To open the account.* You must deposit at least $ **50.00** to open this account.

1 *To avoid imposition of fees.*

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

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

1 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:

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

$_____$. 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.*

[ ] You must maintain a minimum balance of $ **0.01** in the account each day to obtain the disclosed annual percentage yield.

[ ] 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 **Statement Cycle**.

Compounding and Crediting

[X] *Frequency* - Interest **will** be compounded **daily**.

Interest will be **credited to your account quarterly**.

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

Balance Computation Method

[ ] *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

[ ] 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

[ ] You will $_____$

as a bonus $_____$.

[ ] You must maintain a minimum $_____$ of $ $_____$ to obtain the bonus.

[ ] To earn the bonus, $_____$.

Transaction Limitations

[X] The minimum amount you may deposit is $ **25.00**.

[ ] The minimum amount you may withdraw is $ $_____$.

[ ] 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 $_____$ ATM $_____$ your account each statement cycle.

[ ] You may only make $_____$ preauthorized transfers $_____$ your account each statement cycle.

Additional Terms

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