



**TRUTH IN SAVINGS DISCLOSURE  
FOR TIME ACCOUNTS LONGER THAN ONE YEAR THAT  
RENEW AUTOMATICALLY**

This disclosure contains the rules which govern your certificate of deposit account currently renewing for a term over one year at Choice Bank. Please see the enclosed Renewal Advice for additional information about your account.

**Interest Rate and Annual Percentage Yield.** The interest rate and annual percentage yield have not yet been determined. Please call 920-230-1300 on or after the current maturity date to learn the interest rate and annual percentage yield that will be in effect for the renewal term.

**Maturity Date.** See the Renewal Advice for the new date your account will mature.

**Compounding and Crediting.** Interest will be compounded and credited quarterly.

**Withdrawal of Interest Before Maturity.** The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earning.

**Effect on Closing an Account.** If you close your account before interest is credited, you will receive the accrued interest.

**Minimum Balance Requirements.** The minimum balance required to open the account and to obtain the annual percentage yield disclosed is \$1,000.

**Balance Computation 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.

**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 such as checks.

**Deposits to Account.** You may not make any additional deposits to your account until maturity.

**Withdrawals from Account.** You may withdraw principal or interest from the account prior to maturity. The amount of principal withdrawn prior to maturity is subject to an early withdrawal penalty.

**Early Withdrawal Penalty.** A penalty may be imposed for withdrawal of principal before maturity. The penalty amount will be an amount equal to 90 days interest on the amount withdrawn when the account term is less than 12 months. The penalty amount will be an amount equal to 180 days interest on the amount withdrawn when the account term is equal to 12 months but less than 18 months. The penalty amount will be an amount equal to 12 months interest on the amount withdrawn when the account term is equal to 18 months but less than 36 months. The penalty amount will be an amount equal to 24 months interest on the amount withdrawn when the account term is equal to 36 months but less than 48 months. The penalty amount will be 36 months interest on the amount withdrawn when the account term is 48 months or more. We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw. We reserve the right to treat any withdrawals which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Automatic Renewal.** The account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty.

