

CITIZENS PROGRESSIVE BANK
7712 Hwy 165
PO Box 1688
Columbia, LA 71418

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: Money Market

Acct #: [REDACTED]

Date: 10/10/2024

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 (318) 435-0016.

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.

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 See tiered rate disclosure for information on tiered rates.

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.

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 \$ 5,000.00 to open this account.

To Avoid Imposition of Fees:

To avoid the imposition of the **service charge** you must meet the following requirements:

Maintenance Fee of \$ 8.00 will be imposed every **statement cycle** if the balance in the account falls below \$ 5,000.00 any day of the month.

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 of \$ you must meet the following requirements:

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 .

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 .

To Obtain the Annual Percentage Yield Disclosed:

You must maintain a minimum balance of \$ 5,000.00 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 .

To Maintain the Account:

You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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

Frequency: Interest will be compounded monthly. Interest will be credited monthly.

Effect of Closing an Account: If you close your account before interest is credited, you will not 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.

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

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

you deposit noncash items (for example, checks).

Bonuses

You must

for

of \$

To earn the bonus,

You must maintain a minimum

to obtain the bonus.

Transaction Limitations

The minimum amount you may deposit is \$

The minimum amount you may withdraw is \$

During any month

, you may not make more than 6

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.

Withdrawals in excess of six (6) per monthly statement cycle will incur an Excess Item Fee of \$10.00 per withdrawal.

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

Money Market

Dormant/Inactive Account Information:

A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity. The fee shall continue monthly until the account has been reactivated or the balance in the account is zero and the account is closed.

Fees and Charges:

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

