

Your Deposit Account



Truth in Savings

CENTENNIAL
BANK

TRUTH-IN-SAVINGS DISCLOSURE

STAR ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$8.00 will be imposed every monthly statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement. You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

RISING STAR ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement. You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

Additional Terms - Upon turning age 24, a minimum balance fee of \$8.00 will be imposed every monthly statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

5 STAR PROTECTION ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees:

A service charge fee of \$5.16 will be charged each monthly statement cycle.

Seniors 60 years of age or older will receive a monthly service charge of \$3.16 each statement cycle.

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement.

You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

GOLD STAR ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$9.00 will be imposed every monthly statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily balance of \$1,000.00 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 the monthly statement cycle.

Average daily balance computation method - We use the average daily balance method to calculate the 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 the monthly 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).

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement. You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$5.00 will be imposed every quarterly statement cycle if the balance in the account falls below \$100.00 any day of the cycle. Not assessed on primary account holders under age 24.

Daily 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 (for example, checks).

Fees:

A \$3.00 Paper Statement Fee will be imposed every quarterly statement cycle in which you receive a paper statement. You may avoid the quarterly Paper Statement Fee by enrolling to receive eStatements.

An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a quarter.

MONEY MARKET ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$10.00 will be imposed every monthly statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily balance of \$2,500.00 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 the monthly statement cycle.

Average daily balance computation method - We use the average daily balance method to calculate the 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 the monthly 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).

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement. You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a month.

VACATION CLUB ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Daily 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 (for example, checks).

Fees:

A \$3.00 Paper Statement Fee will be imposed every quarterly statement cycle in which you receive a paper statement. You may avoid the quarterly Paper Statement Fee by enrolling to receive eStatements.

An excess withdrawal fee of \$25.00 will be charged for each withdrawal in excess of two during a year.

CHRISTMAS CLUB ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account annually on October 31.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Daily 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 (for example, checks).

Transaction limitations:

If more than one withdrawal is made from this account before November 1 then this account may be closed.

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement.

A fee of \$5.00 will be imposed to close the account prior to annual disbursement on November 1.

REWARDS STAR ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Daily 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 (for example, checks).

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement.

You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

Rewards Star Information:

Monthly ACH Credit or ACH Debit and a minimum of 12 debit card transactions are a condition of this account. Limit of 1 account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Receipt of an electronic statement is a feature of the account; however, the customer may opt to receive a paper statement for a monthly fee of \$3.00. If the account does not meet qualifications for a 6 month period, the account will be converted to a STAR account. See Truth in Savings disclosure for STAR Account.

Qualification Information - Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning the first day of the current statement cycle through the close of the current statement cycle. The statement cycle ends the 2nd Tuesday of each month.

Reward Information - When your Rewards Star account qualifications are met during a Monthly Qualification Cycle, (1) you will receive a tiered rate of interest based on the balance in the account (refer to our separate rate sheet for current rate information) and (2) you will receive up to \$20.00 reimbursements for nationwide ATM withdrawal fees imposed by this and other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within 60 calendar days of the withdrawal transaction. When Rewards Star qualifications are not met, all balances in the account earn a lower rate of interest (refer to our separate rate sheet for current rate information) and ATM withdrawal fees are not refunded. Reward payments and ATM fee reimbursements will be credited to the appropriate Rewards account on the last day of current statement cycle. APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information - Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements may apply.

REWARDS STAR CASH BACK ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement. You may avoid the monthly Paper Statement Fee by enrolling to receive eStatements.

Rewards Star Cash Back Information:

Monthly ACH Credit or ACH Debit and a minimum of 12 debit card transactions are a condition of this account. Limit 1 account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Receipt of an electronic statement is a feature of the account; however, the customer may opt to receive a paper statement for a monthly fee of \$3.00. If the account does not meet qualifications for a 6 month period, the account will be converted to a STAR account. See Truth in Savings disclosure for STAR Account.

Fees:

A \$3.00 Paper Statement Fee will be imposed every monthly statement cycle in which you receive a paper statement.

Qualification Information - Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning the first day of the current statement cycle through the close of the current statement cycle. The statement cycle ends the 2nd Tuesday of each month.

Reward Information - When Rewards Star Cash Back qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Rewards Star Cash Back: qualified transactions, totaling no more than \$250.00, will earn cash back (refer to our separate rate sheet for current rate information). A maximum of \$7.50 cash back may be earned per Monthly Qualification Cycle. You will also receive \$20.00 reimbursements for nationwide ATM withdrawal fees imposed by this and other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within 60 calendar days of the withdrawal transaction. When Rewards Star Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to the appropriate Rewards Star account on the last day of current statement cycle. Rates and rewards are variable and may change after account is opened.

Additional Information - Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements may apply.

REWARDS SAVINGS

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of \$5.00 will be imposed every quarterly statement cycle if the balance in the account falls below \$100.00 any day of the cycle. Not assessed on primary account holders under age 24.

Daily 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 (for example, checks).

Rewards Savings Information:

Limit 1 account per social security number. A Rewards Star or Rewards Star Cash Back account is required to have a Rewards Savings account. A linked Rewards Star or Rewards Star Cash Back account is required for automatic savings. There are no recurring monthly maintenance charges or fees to open or close this account. Rewards Savings Accounts will receive a quarterly statement.

Qualification Information - Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The

following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning the first day of the current statement cycle through the close of the current statement cycle. The statement cycle for Rewards Star and Rewards Star Cash Back ends the 2nd Tuesday of each month.

Reward Information - When your Rewards Star or Rewards Star Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your linked Rewards Savings account on the last day of the current statement cycle: ATM fee reimbursements and you will receive a tiered rate of interest based on the balance in the account (refer to our separate rate sheet for current rate information). When Rewards Star or Rewards Star Cash Back qualifications are not met, the account earns a lower rate of interest (refer to our separate rate sheet for current rate information). *When linked to the Rewards Savings account, the interest earned within the Rewards Star account does not compound since it is automatically transferred to the Rewards Savings account within one day. This automatic transfer may cause an overdraft to your Rewards Star account if the account's balance is less than the transferred amount when transfer occurs. APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information - Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

Fees:

A \$3.00 Paper Statement Fee will be imposed every quarterly statement cycle in which you receive a paper statement. An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a quarter.

COMMON FEATURES

Please refer to our separate rate sheet for current interest rate and annual percentage yield information.