



TRUTH IN SAVINGS DISCLOSURE HEALTH SAVINGS ACCOUNT

Acct#: _____
 Date: _____

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 1-800-359-8092.

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 seven (7) days notice in writing before any withdrawal from an interest bearing account.

Variable Rate

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.

If Average Daily Balance Is:	Annual Percentage Yield (APY):	Interest Rate:
\$0 - 2,499.99	0.35%	0.35%
\$2,500 - 9,999.99	0.55%	0.55%
\$10,000 and up	0.75%	0.75%

Determination of Rate

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

Frequency of Rate Change

We may change the interest rate on you account at any time.

Minimum Balance Requirements:

To Avoid Imposition of Fees

To avoid the imposition of the service charge fee you must meet the following requirements: a service charge of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$2500.00 any day of the statement cycle after the first 12 months.

Compounding and Crediting

Frequency-Interest will be compounded every statement cycle. Interest will be credited every statement cycle.

If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method-Average Daily Balance

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 a 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).

Additional Terms

See the reverse side of this document for more Additional Terms.

Additional Terms Continued

Check Printing Fee

Check printing fee depends on style ordered. Complimentary FIB&T custom design checks are available. A fee of \$0.50 may be assessed for each check not ordered through First International Bank & Trust that cannot be automatically processed.

Transaction Processing

The creation of an overdraft depends, in part, upon when we post the transaction. Transactions are posted at the end of the business day. We typically post transactions in the following order: internal transactions, ATM and point-of-sale or "POS" transactions (smallest amounts to largest), ACH (as received) and checks (in numerical sequence, so lower check numbers are paid first). However, exceptions may occur, and we reserve the right to change the order in which transactions are posted at our discretion. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of Paid Overdraft or Returned NSF Fees incurred.

Stop Payments

Each Stop Payment requested will be charged \$30.00 per item or \$60.00 per range of items.

Early Account Closing

An early account closing charge of \$10.00 will be assessed on any account that has been open for less than six months.

ATM (Automated Teller Machines) Fees

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the ATM or network.

Foreign Country Transactions

If you conduct a transaction with the ATM/Debit Card in a foreign country, there will be an international service assessment or an international currency conversion fee of up to one percent (1%) of the transaction amount that will be included in the transaction that appears on your monthly statement

Fee Schedule

Please refer to the fee schedule for charges for other requested services.

Overdraft Fees

PLEASE SEE OUR OVERDRAFT COVERAGE OPTIONS DISCLOSURE and TERMS AND CONDITIONS OVERDRAFT ADDENDUM FOR MORE INFORMATION RELATED TO OVERDRAFTS.

When we determine there are not enough available funds in your account to cover a transaction at the time it is presented to us and posted for payment, either (i) we will authorize and pay the transaction, creating an "overdraft," or (ii) we will decline the transaction or return the transaction as unpaid due to a non-sufficient funds or "NSF." In either case, we may charge a fee.

We charge a \$30.00 Paid Overdraft Fee for each transaction that would create an overdraft or non-sufficient funds (NSF) balance on your account that we choose to pay at our discretion.

We charge a \$30.00 Returned NSF Fee for each transaction that would create an overdraft or non-sufficient funds balance on your account that is returned.

We will charge a maximum of 7 Paid Overdraft Fees or Returned NSF Fees (\$210 total) per day.

We will not charge a Paid Overdraft Fee or a Returned NSF Fee if your account is overdrawn by \$10 or less or if the amount of the transaction creating the overdraft or NSF is \$10 or less.

We also charge a \$30.00 Continuous Overdraft Balance Fee each 5th business day the account remains overdrawn. Every day is a business day, except Saturdays, Sundays, and Federal Holidays. We will not charge the Continuous Overdraft Balance Fee if the outstanding overdraft balance is \$10.00 or less.

Common examples of transactions that can create an overdraft or NSF are (1) the payment of checks or other transactions made using a checking account number, both recurring and non-recurring debit card transactions, ATM withdrawals, in-person withdrawals, ACH transfers, or on-line or automatic bill payments; (2) payments authorized by you; (3) the return of unpaid items you deposited; (4) charging your account for our applicable service charges and fees; or (5) the deposit of items to your account which according to our funds availability policy, are treated as not yet "available" or "finally paid".

A single transaction may be presented to us for payment multiple times (a/k/a representments), and we do not monitor and cannot control the number of times a transaction is presented by a payee for payment. A single transaction can incur multiple fees as we may charge you a Returned NSF or a Paid Overdraft Fee each time a transaction is presented to us for payment if the amount of money available in your account at the time of settlement is not sufficient to cover the payment, regardless of the number of times the payment is presented.

If multiple transactions would overdraw your account on the same day, each transaction would be assessed an appropriate Paid Overdraft Fee or Returned NSF Fee of \$30.

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