

TRUTH IN SAVINGS DISCLOSURE INTRAFI SHADOW 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.

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 % Yield (APY):	Interest Rate:
\$0.00-24,999.99	.0%	.0%
\$25,000-249,999.99	.25%	.25%
\$250,000-499,999.99	.25%	.25%
\$500,000-999,999.99	.50%	.50%
\$1,000,000-2,499,999.99	1.00%	1.00%
\$2,500,000 and up	1.00%	1.00%

To Obtain the Annual Percentage Yield Disclosed

In order to obtain the disclosed APY you must maintain a minimum average daily balance of \$25,000.00. 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.

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 your account at any time.

Compounding and Crediting

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

If you close your account before interest is credited, you will receive the accrued interest.

The period we use is a monthly statement cycle.

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.

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).