

HOME LOAN STATE BANK  
205 NORTH 4TH STREET  
GRAND JUNCTION, CO 81501

(970) 243 - 6600

June 21, 2016

**Business Money Market Savings Account**

Truth in Savings:

Account Purpose: Business

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: 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. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$ 100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: If balance drops below \$5,000.00 you will be charged a \$10.00 fee per month until this minimum balance is met. You will be charged \$10.00 per items over 6 third party checks that clear in any calendar month.

Home Loan State Bank - Central Branch - 205 N. 4th Street, Grand Junction, CO 81501  
Home Loan State Bank - Montrose - 340 S. Townsend Avenue, Montrose, CO 81401

**MEMBER  
FDIC**