

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

(970) 243 - 6600

June 21, 2016

Heritage Checking Account

Truth in Savings:

Account Purpose: Consumer (Personal, Family, Household Purpose)

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.

Limitations: You must deposit \$100.00 to open this account.

- If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a \$ 5.00 inactivity fee will be assessed.

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**