

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

(970) 243 - 6600

April 18, 2023

Regular Savings Account

Truth in Savings:

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

Rate Information: This Account is an interest bearing account. If the average daily balance is more than \$99.99 the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%.

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 quarterly and will be credited to the account quarterly.

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 per month, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, online, by mail, by messenger or at an ATM are unlimited.

Account Fees: You will be charged \$3 per month for any month in which your balance falls below \$100 daily balance.

Home Loan State Bank - Central Branch - 205 N. 4th Street, Grand Junction, CO 81501
Home Loan State Bank - Montrose - 1440 Encanto Pl. Montrose CO 81401

**MEMBER
FDIC**

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