HOME LOAN STATE BANK

205 NORTH 4TH STREET GRAND JUNCTION, CO 81501

**TRUTH IN SAVINGS DISCLOSURE**

Terms following a 0 apply only if checked. Acct: Christmas Club

Acct#:

Date:

lXI The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more curr ent rate and yield

information please call us at 1970) 243 - 6600

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 ..7!.,.......,-----.,­ days notice in writing before any withdrawal from an interest bearing account.

0 FIXED RATE

0 The interest rate for your account is ---------% with

Frequency of rate change

lXI We may change the interest rate on your account l!..t.....

ou r discretion

0 Your initial interest rate will not change --------------

We may change the interest rate on your account at that time and at our discretion thereafter. Limitations on rate changes

0 The interest rate for your account will not\_

by more than each -----------------

0 The interest rate will not be less than ------------- %

or more than %.

0 The interest rate will not -------------------------

an annual percentage yield of %. We will pay

the interest rate initially disclosed to you.

this rate --.,-.,-------,..,...,-----,----,.-------,,-.,--,-------­ We will not decrease this rate unless we first give you at least 30 days notice in writing.

0 The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at lea st 30 days notice in writing.

lXI VARIABLE RATE

lXI The interest rate for your account is 0.150% with an annual percentage yield of 0.150 %.Your interest

rate and annual percentage yield may change.

0 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 tier s may change.

Determination of rate

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

Minimum Balance Requirements

lXI *To open the account.* You must deposit at least

$\_.2,\_5.,.....\_.""00-'" ----------- to open this account.

0 *To avoid imposition of fees.*

To avoid the imposition of the - -----------------------YOU

must meet following requirements:

O A of$ \_

will be imposed every

if the balance in the account falls below $ --------------­

any day of the -----------------------------------

0A of$

will be imposed every--------------------------­

if the average daily balance for the -------------------­

---------:---:-:--..,.- falls below $ . The aver age 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 --------------------------

To avoid the imposition of the you

0 The inter est rate for your account must meet following requirements:

0 A of $ --------

will be imposed for----:---,---:,----:,..,--------.------ --­ transaction (withdr awal, check paid, automatic transfer or payment out of your account) if the balance in the account

0 The fixed initial rate is not determined by this rule.

0 The initial interest r ate on your account \_

Subsequent rates

**Truth in Savings Disclosure**

**Bank ers SystemsT**

falls below $ any day of the----------

0 A ------ --- ---- of$ \_ will be imposed for---------------------------------­ tr ansaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average dali y balance for

the falls below

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$ . 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 -- -----------

!XI *To obtain the annual percentage yield disclosed.*

Transaction limitations

IZI The minimum amount you may deposit is

$ 0.01

0 The minimum amount you may withdraw is

$

0 You must maintain a minimum balance of

IZI During any .,m.,o."'.n..t\_

h.\_\_

$ in the account each day to obtain the disclosed annual percentage yield.

!XI You must maintain a minimum average daily balance of

$ 10 0 . 0 0 to obtain the disclosed annual percentage yield. 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.

you may not make more than---- -- --- ---- ­ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

0

The period we use is Statement Cycles

Compounding and Crediting

lXI *Frequency* · Interest "w"'"il',.\_.l.\_ be

compounded quarter1 y

Interest will be added to balance quarterly.

lXI *Effect of closing an account* - If you close your account

before interest is credited, you -w""i'"l'l---------­

receive the accrued interest.

Balance Computation Method

0 *Daily Balance Method.* We use the daily balance method to

calculate the interest on your account. This method applies a

daily periodic rate to the principal in the account each day.

IZI *Average Daily Balance Method.* 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

0 You may only make deposits into your account each statement cycle.

0 You may only make ATM ---------- - your account each statement cycle.

0 You may only make ----- -- preauthorized transfers

by adding the principal in the account for each day of the period your account each statement cycle. and dividing that figure by the number of days in the period.

The period we use is Statement Cycles

Accrual of interest on noncash deposits

!XI Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

0 Interest begins to accrue -- ------- ---- --

Additional Terms

Notice of Withdrawal:

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as

defined by Regulation D. (The law

requires us to reserve this right, but

it is not our general policy to use it.)

you deposit noncash items (for example, checks) .

Withdrawals from a time account prior to

Bonuses

0 You will--------

maturity or prior may be restricted

to any notice period and may be subject to

penalty. See your

notice of penalty for

as a bonus

0 You must maintain a minimum --- ----------

-------- ----- of$ \_

to obtain the bonus.

0 To earn the bonus,------- ---- --- ---

early withdrawal.

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