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: Slu gg er Savings

Acct#:

Date:

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

information please call us at (970) 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 plur al 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....<..,-int:-eres.,..t

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 .9..t....

our discre tion

0 Your initial interest rate will not change

We may change the interest rate on your account at that time and at ou r 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

this rate

We will -not-d7 e\_c\_r\_e\_a\_se\_-:-:ht-:is-ra--=e-u- n 71e\_s\_s\_w\_f;-ei:-rs-t:-- g-i'"v"\_e\_y\_o\_u 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 r ates unless we first give you at least 30 days notice in writing.

1XJ V ARIABLE 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 r ate 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 r ate on your account.

0 The interest rate for your 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**

**Bankers Sys temsTM**

the interest r ate initially disclosed to you.

Minimum Balance Requirements

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

$ 2 5 . 0 0 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 ever y

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

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

0 A \_ \_ 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

must meet following requirements:

0A of$ \_\_ \_\_

will be imposed for

transaction ( withdr\_a\_w\_a-1:,-c""h:' -e-c""k,' \_-p-a-i:-:d:-, au-t-:o- m-at=i-'c--=-tr\_a\_nsfe\_r\_o\_r

payment out of your account) if the balance in the account falls below $ any day of the --- ------

0 A - -- - -- - --- of $ \_

will be imposed for

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the falls below

TSD 7/15/201 1

**Wolters Kluwer Financial Services © 1992, 2011** Page 1 of 2

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

IZ] *To obtain the annual percentage yield disclosed.*

0 You must maintain a minimum balance of

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

IXl You must maintain a minimum average daily balance of

$ 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.

Transaction Limitations

1ZJ The minimum amount you may deposit is

$0.01

0 The minimum amount you may withdraw is

$

!XI During any !!"m-o!n.Ut..Jh.!.- you may not make more than ..l.L.--- - -- ----- --­ withdrawals or transfers to another account of your s 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 --- ----- ----- ­ Compounding and Crediting

!XI *Frequency* - Interest .!:W!..•.l!-..!...,!1 be

compounded quarterly

Interest will be added to balance quarterly.

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

before interest is credited, you -w".'.\_i"l'=-.1=

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.

1ZJ *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 \_ A TM - ------------------- your account each statement cycle.

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

by adding the principal in the account f or 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 ---------------- ­ Accrual of interest on noncash deposits

lXI Interest begins to accrue no later than the business day we r eceive 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).

Bonuses

0 You will -- --- ---

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted 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.

**Truth in Savings Oisclos\Jre**

**Bankers SystemsTM**

TSD 7/ 15/201 1

**Wolters Kluwer Financial Services 1 992. 2011** Page 2 of 2