

# SCOUT

March 25, 2008

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## SCOUT ACCOUNT

An interest bearing account which allows up to six (6) pre-authorized transfers (of which 3 may be by check) per month or statement cycle.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2,500.00 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. Three (3) of these transfers may be made 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 falls below \$2,500.00 any day during the statement cycle, there is a \$6.00 monthly maintenance fee. There is an activity fee for each paper debit to the account in excess of the six (6) debits allowed of \$1.00. There is no charge for personalized checks. (Our choice.)

## SUPER SCOUT ACCOUNT

An interest bearing account which allows up to six (6) pre-authorized transfers (of which 3 may be by check) per month or statement cycle.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. 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 no later than the business day we receive credit for the deposit of 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. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2,500.00 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. Three (3) of these transfers may be made 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 falls below \$2,500.00 any day during the statement cycle, there is a \$6.00 monthly maintenance fee. There is an activity fee for each paper debit to the account in excess of the six (6) debits allowed of \$1.00. There is no charge for personalized checks. (Our choice.)

## OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

Research Fee:	\$15.00 per hour.
Garnishment/Levy Fee:	\$25.00 per levy/garnishment served.
Microfilm Copy Fee:	\$.25 per copy.

The following fee applies to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Account Closure-Within 90 Days of Opening:	\$20.00
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The following fee applies to Money Market Accounts:

Exception Statement Charge:	E-Mail Statement: No Charge; 12 or 18 checks per page (fronts only): No Charge; 12 or 18 checks per page (fronts and backs): \$1.00 per month; 8 checks per page (fronts only): \$1.00 per month; 8 checks per page (fronts and backs): \$2.00 per month; 4 checks per page (fronts only): \$1.50 per month; 4 checks per page (fronts and backs): \$2.50 per month; 2 checks per page (fronts only): \$2.00 per month; 2 checks per page (fronts and backs): \$3.00 per monthBB
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The following fees apply to SCOUT Account; and Super SCOUT Account Accounts:

Returned Deposited Item Charge:	\$2.00 per item charged back.
Overdrawn Account Charge:	\$3.00 per day--Fee imposed beginning the 2nd day of an overdraft.
Return Check Charge:	\$23.00 per item (check, in-person withdrawal, ATM withdrawal or other electronic means).
Unclaimed Statement Fee:	\$10.00 per statement cycle.
Insufficient Check Charge:	\$23.00 per item (check, in-person withdrawal, ATM withdrawal or other electronic means).
Additional Statement Fee:	\$10.00 for each additional statement cycle per month if the statement is mailed.
Dormant Account Fee:	\$2.00 per statement if account balance falls below \$25.00
Snapshot Statements:	\$1.00 per page.
Stop Payment Fee:	\$23.00 per request

## MISCELLANEOUS FEES AND CHARGES

### Miscellaneous

Incoming Collections: \$10.00 per request.

