

## TRUTH IN SAVINGS DISCLOSURE ADVANTAGE ACCOUNT

Acct#: \_\_\_\_\_

Date: \_\_\_\_\_

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 1-800-359-8092.

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 seven (7) days' notice in writing before any withdrawal from an interest bearing account.

### Variable Rate

The interest rate and annual percentage yield for your account depend upon the applicable rate tier and whether you have a Qualifying Loan Relationship with us. The interest rate and annual percentage yield for these tiers may change.

Accounts without a Qualifying Loan Relationship		
	Interest Rate:	Annual % Yield (APY):
Average Daily Balance up to \$25,000.00	1.00%	1.00%
On Average Daily Balance over \$25,000.00	.01%	1.00% - .13%

Accounts with a Qualifying Loan Relationship		
	Interest Rate:	Annual % Yield (APY):
Average Daily Balance up to \$25,000.00	1.25%	1.25%
On Average Daily Balance over \$25,000.00	.01%	1.25% - .16%

### Determination of Rate

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

### Frequency of Rate Change

We may change the interest rate on your account at any time.

### Minimum Balance Requirement

To open the account you must deposit at least \$5,000.00 at the time of account opening.

**The period we use is a monthly statement cycle.**

### Compounding and Crediting

Frequency - Interest will be compounded every statement cycle. Interest will be credited every statement cycle.

If you close your account before interest is credited, you will not receive the accrued interest.

### Service Charge

A service charge of \$12.95 will be assessed each statement cycle.

### To Obtain a Refund of the Service Charge

If you maintain a balance of \$5,000.00 or more each day of the statement cycle, the service charge amount of \$12.95 will be refunded to your account each statement cycle.

### To Obtain the Annual Percentage Yield Disclosed

In order to obtain the disclosed APY for an account **with** a Qualifying Loan Relationship you must have an outstanding principal balance of \$25,000.00 or more on a consumer installment, HELOC, First Plus Line of Credit, or closed-end consumer residential portfolio mortgage loan with First International Bank & Trust.

### Stop Payments

Each Stop Payment requested will be charged \$30.00 per item or \$60.00 per range of items.

### Check Printing Fee

Check printing fee depends on style ordered. A fee of \$0.50 may be assessed for each check not ordered through First International Bank & Trust that cannot be automatically processed.

### Early Account Closing

An early account closing charge of \$10.00 will be assessed on any account that has been open for less than six months.

### Transaction Processing

The creation of an overdraft depends, in part, upon when we post the transaction. Transactions are posted at the end of the business day. We typically post transactions in the following order: internal transactions, ATM and point-of-sale or "POS" transactions (smallest amounts to largest), ACH (as received) and checks (in numerical sequence, so lower check numbers are paid first). However, exceptions may occur, and we reserve the right to change the order in which transactions are posted at our discretion. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of Paid Overdraft or Returned NSF Fees incurred.

### Additional Terms

See the reverse side of this document for more Additional Terms.

**Qualifying Loan Relationship**

A Qualifying Loan Relationship includes a consumer installment, HELOC, First Plus Line of Credit, or closed-end consumer residential portfolio mortgage loan with First International Bank & Trust that has an outstanding principal balance of \$25,000.00 or more on the last business day prior to this checking account statement date. The borrower or account owner of the loan relationship must be the same person as the tax owner on this checking account. The tax owner is the account owner whose tax identification number is on file for IRS reporting purposes. Loans made to an account owner's related business do not qualify. The principal balance must be outstanding, so un-advanced or available credit on a line of credit account do not qualify.

If the Qualifying Loan Relationship exists on the last business day prior to this checking account statement date, the interest rate and APY earned for the account statement cycle will be based on the applicable rate tier for an account with a Qualifying Loan Relationship. If the Qualifying Loan Relationship is paid in full or the outstanding principal balance falls below \$25,000.00 the interest rate and APY earned for the account statement cycle will revert to the applicable rate tier for an account without a Qualifying Loan Relationship.

**Balance Computation Method - Average Daily Balance**

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.

**Accrual of Interest on Noncash Deposits**

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

**ATM (Automated Teller Machine) Fees**

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the ATM or network.

**ATM Fee Refunds**

If you maintain a minimum daily balance of \$5,000.00 each day of the statement cycle, you will receive a refund of up to \$25.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$25.00.

**Foreign Country Transactions**

If you conduct a transaction with the ATM / Debit Card in a foreign country, there will be an international service assessment or an international currency conversion fee of up to one percent (1%) of the transaction amount that will be included in the transaction that appears on your monthly statement.

**Fee Schedule**

Please refer to the fee schedule for charges for other requested services.

**Overdraft Fees**

**PLEASE SEE OUR OVERDRAFT COVERAGE OPTIONS DISCLOSURE and TERMS AND CONDITIONS OVERDRAFT ADDENDUM FOR MORE INFORMATION RELATED TO OVERDRAFTS.**

When we determine there are not enough available funds in your account to cover a transaction at the time it is presented to us and posted for payment, either (i) we will authorize and pay the transaction, creating an "overdraft," or (ii) we will decline the transaction or return the transaction as unpaid due to a non-sufficient funds or "NSF." In either case, we may charge a fee.

We charge a \$30.00 Paid Overdraft Fee for each transaction that would create an overdraft or non-sufficient funds (NSF) balance on your account that we choose to pay at our discretion.

We charge a \$30.00 Returned NSF Fee for each transaction that would create an overdraft or non-sufficient funds balance on your account that is returned.

We will charge a maximum of 7 Paid Overdraft Fees or Returned NSF Fees (\$210 total) per day.

We will not charge a Paid Overdraft Fee or a Returned NSF Fee if your account is overdrawn by \$10 or less or if the amount of the transaction creating the overdraft or NSF is \$10 or less.

We also charge a \$30.00 Continuous Overdraft Balance Fee each 5th business day the account remains overdrawn. Every day is a business day, except Saturdays, Sundays, and Federal Holidays. We will not charge the Continuous Overdraft Balance Fee if the outstanding overdraft balance is \$10.00 or less.

Common examples of transactions that can create an overdraft or NSF are (1) the payment of checks or other transactions made using a checking account number, both recurring and non-recurring debit card transactions, ATM withdrawals, in-person withdrawals, ACH transfers, or on-line or automatic bill payments; (2) payments authorized by you; (3) the return of unpaid items you deposited; (4) charging your account for our applicable service charges and fees; or (5) the deposit of items to your account which according to our funds availability policy, are treated as not yet "available" or "finally paid".

A single transaction may be presented to us for payment multiple times (a/k/a representments), and we do not monitor and cannot control the number of times a transaction is presented by a payee for payment. A single transaction can incur multiple fees as we may charge you a Returned NSF or a Paid Overdraft Fee each time a transaction is presented to us for payment if the amount of money available in your account at the time of settlement is not sufficient to cover the payment, regardless of the number of times the payment is presented.

If multiple transactions would overdraw your account on the same day, each transaction would be assessed an appropriate Paid Overdraft Fee or Returned NSF Fee of \$30.