

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: FIRST FREEDOM

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 _____.

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 _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

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 least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

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 tiers may change.

Determination of rate

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

The interest rate for your account _____ .

_____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____ .

_____ .

Subsequent rates _____ .
_____ .

Frequency of rate change

We may change the interest rate on your account _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____ if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____ if the average daily balance for the _____ falls below \$ _____. 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 _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

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 _____ .

\$ _____. 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 _____ .

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

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

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.

The period we use is _____ .

Compounding and Crediting

Frequency - Interest _____ be compounded _____ .

Interest will be _____ .

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

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.

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 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 _____ .

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).

Interest begins to accrue _____

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____ .

You must maintain a minimum _____

_____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

_____ .

Transaction Limitations

The minimum amount you may deposit is

\$ _____ .

The minimum amount you may withdraw is

\$ _____ .

During any _____ ,

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.

FIRST BANK & TRUST CO.
SCHEDULE OF FEES

E-Banker - Online Banking.....	FREE
E-Pay - Online Bill Pay Monthly Maintenance Fee.....	FREE
E-Pay - Excess Item Fee (first 15 items per statement cycle free).....	0.50
Mobile Banking.....	FREE
FirstLine 1-888-306-2265.....	FREE
Notary Service.....	FREE
ATM/Check Card Monthly Fee.....	FREE
Foreign ATM Transaction.....	2.00
International ATM Fee.....	5.00
ATM/Check Card Replacement.....	5.00
Telephone Transfer Fee.....	FREE
Sweep Transfer Fee.....	FREE
Collection Item Fee (each).....	7.50
Garnishment Fee.....	30.00
Levy Fee or Other Legal Fee.....	30.00
Copy Fee (Per Page).....	0.25
Insufficient Funds (NSF) Returned Item Charge.....	30.00
Insufficient Funds (NSF) Paid Item Charge.....	30.00
Overdraft Privilege (ODP) Paid Item Charge.....	30.00
Returned/Reprocessed Item Fee.....	5.00
*Dormant Account Charge (Monthly Charge).....	5.00
Wire Transfer (Outgoing) - Customer.....	15.00
Wire Transfer (Incoming) - Customer.....	10.00
Wire Transfer (Outgoing International) - Customer.....	45.00
Wire Transfer (Incoming International) - Customer.....	25.00
Wire Transfer (Outgoing) - Non-Customer.....	30.00
Wire Transfer (Incoming) - Non-Customer.....	30.00
Wire Transfer (Outgoing International) - Non-Customer.....	60.00
Account Research (Per Hour/1 Hr Min.).....	25.00
Cashier's Check Fee - Customer.....	5.00
Cashier's Check Fee - Non-Customer.....	10.00
Stop Payment Order Fee.....	30.00
**Caution Fee (For 90 Days).....	30.00
Snapshot/Temporary Statement.....	2.00
Statement Reconciliation (Per Hour/1 Hr Min.).....	20.00
Fax Fee (Per Page).....	1.00
Gift Cards - Fee Per Card.....	5.00
Overdraft Accrual Charge - Commercial Accounts:	
-Daily fee assessed on overdrawn balance.....	4.00
-Interest charged on overdrawn balance.....	18% APR
Overdraft Accrual Charge - Consumer Accounts:	
-If overdrawn more than 5 days, by more than \$10.00 (Daily Fee)..	1.00

*Dormant accounts are accounts with no activity (other than interest crediting) or contact from the depositor for more than 24 months.

**Caution - Temporary watch on a checking account for lost or stolen checks.

Website: www.fb247.com Mobile Banking: www.fb247.mobi

Member
FDIC

Steps for signing up for E-Statements

Sign up for E-Banker:

- * Your Financial Service Representative will provide you with your User ID needed to access your accounts.
- * A valid email address is required.

Enrollment Verification:

- * You will receive an email prompting you to verify your enrollment in electronic document delivery.
- * Use your E-Banker ID and password to log in. Then, confirm that you can view PDF documents with Adobe Reader and proceed with the verification process.
- * Then your new First Freedom account will be enrolled for electronic statements. You may choose to receive notices as well and may enroll any other accounts that you have with us. This can be done now or anytime at your convenience.

Failure to Verify Enrollment:

- * Paper statements will be generated until the enrollment verification process is complete. You will be charged \$2.00 for a paper statement.