

EarnMore Truth In Savings Disclosure

This disclosure contains the rules which govern your EarnMore Account at Memory Bank, a division of Republic Bank & Trust Company. Memory Bank deposits are not separately insured by the FDIC beyond the applicable FDIC insurance coverage available at Republic Bank & Trust Company. 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 toll free at 1-877-757-3400.

We reserve the right to require, at any time, not less than seven days’ notice in writing before any withdrawal from this interest bearing account. If your account is not already a MMDA, a portion of your account balance may be classified as an MMDA for regulatory purposes. This classification will not affect the terms, interest rate, or fees contained in this disclosure.

Why EarnMore? The interest rate earned on deposits in your EarnMore Account will remain higher than the current average national rate for interest checking accounts as published weekly on the FDIC website (visit FDIC.gov > Regulations & Examinations > Resources for Bank Officers & Directors > Weekly National Rates and Rate Caps for more information), if you meet minimum activity requirements as detailed in this EarnMore Truth in Savings Disclosure. The national rate is currently defined as a simple average of rates paid by all insured U.S. depository institutions and branches for which data are available. The FDIC may redefine or modify its calculation at any time, and MemoryBank, in its sole discretion, reserves the right to substitute a comparable benchmark for the EarnMore account.

Rate Information

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 at our discretion. Rates may change at anytime.

RATE TIERS THAT MAY AFFECT THIS ACCOUNT

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Balances	First Year		Ongoing	
	APY Range	Interest Rate	APY Range	Interest Rate
Balances through \$249,999.99	1.50% [†]	1.4898% [†]	1.00% [†]	0.9954% [†]
Balances \$250,000+	1.50% [†] to 0.05%	0.0500%	1.00% [†] to 0.05%	0.0500%
In order to qualify for the payment of the above interest rate and annual percentage yield on this account, you must meet the following requirements: 1. 1+ direct deposit ¹ must be conducted each statement cycle. 2. At least 5 point-of-sale (POS) debit card transactions ² must occur during the statement cycle. 3. You must receive online statements. If one or more of the qualification requirements above are not met during a statement cycle, the account will earn the interest rate and annual percentage yield below:				
Balances through \$249,999.99	0.05%	0.0500%	0.05%	0.0500%
Balances \$250,000+	0.05%	0.0500%	0.05%	0.0500%

¹ Direct Deposit is defined as an ACH credit transaction, such as payroll or other automatic transfer into your account.
² Does not include transactions conducted through an ATM.
[†] This Annual Percentage Yield (APY) is based on the current APY of 1.0%, plus a 0.50% bonus APY available to new EarnMore customers meeting the minimum activity requirements for the first 12 statements (bonus period), on balances from \$0.01-249,999.99. After the bonus period you must maintain activity requirements to earn the current APY and no bonus APY is available. A new customer is defined as not having an EarnMore Account in the six months prior to date of account opening. The bonus may not be applied to funds transferred from another MemoryBank account. For funds in excess of \$249,999.99 or accounts not meeting the minimum activity requirements, please refer to the applicable tier for current APY. Rates may change at any time. Fees may reduce earnings.

Compounding and Crediting

Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the interest accrued.

Minimum Opening Deposit Requirement

To open this account you must deposit a minimum of \$50.00.

Balance Computation Method

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.

Accrual of Interest on Non-Cash Deposits

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

Charges which may be applied to this account

- \$0 Account Inquiry
- \$0 Dormant Account Fee (per Month)
- \$0 Non-Memory ATM Transaction. You may be assessed a fee by the terminal owner if outside of Memory Bank's network
- \$0 Monthly Paper Statement Fee (per statement)
- \$36 Overdraft Fee (per check or in-person, ATM or electronic withdrawal)
- \$0 Overdraft Fee (per Business Day)
- \$36 Stop Payment Request
- \$36 Returned Item Charge (per item)
- \$0 Cashier's Check
- \$12 Returned Deposited Item

Additional Disclosure Terms

You will not be charged for ATM transactions occurring outside of Memory Bank's member network. You may be assessed a fee by the terminal owner if outside Memory Bank's network. Memory Bank networks include Allpoint, MoneyPass, SUM, and Presto.