

IAFF-FC Recruitment Savings¹

Account name/description	Monthly maintenance fee	Minimum deposit to open	Account limitations	Excessive transaction fees	Interest-bearing	Minimum balance to obtain APY ²
IAFF-FC Recruitment Savings An entry-level savings account with a competitive interest rate.	\$0.00	\$250.00	Unlimited in-person deposits and withdrawals; other transactions limited to 6 per month ¹	\$5.00	Yes	See Rate Below

Balance	APY ²	Interest rate
\$0.00-\$249.99*	0.01%	0.01%
\$250.00+*	0.40%	0.40%

First 12 months promotional rate		
\$0+	promotional 1.10%*	promotional 1.10%*

Rates effective as of 04/14/17

*Promotional interest rate available for the IAFF-FC Recruitment Savings Account. The promotional interest rate is available for the first 12 months from account opening on the entire balance. After the promotional 12-month period ends, a variable tiered interest rate as shown above will apply. Promotional rate offer may be changed or withdrawn at any time without notice. All other terms and conditions for IAFF-FC Recruitment Savings Accounts apply. Offer good for IAFF members only.

Applies to IAFF-FC Recruitment Savings accounts:

Variable Rate Information — Your interest rate and annual percentage yield may change at any time. Fees may reduce earnings.

Annual Percentage Yield (APY) — The annual percentage yield disclosed assumes that your account balance and interest will remain on deposit for one year.

Compounding and Crediting Frequency — Interest will be compounded and credited quarterly.

Determination of Rate and Frequency of Changes — At our discretion, we may change the interest on your account at any time.

Effect of Closing an account — If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation 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.

Accrual of Interest on Non-cash Deposits — Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

¹Transaction Limitations

There is no limit on the number of in-person deposits or withdrawals you can make to or from these accounts.

Transfers from **IAFF-FC Recruitment Savings** accounts to another account or to third parties by pre authorized, automatic, telephone, or electronic transfer are limited to a combined total of six (6) per month. Federal regulations require that if you violate the above-described limitations, we may have to close or reclassify your account to a checking account.

We reserve the right to require no 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.)

¹ This is a variable rate account. The rates may change after the account is opened. Fees may reduce earnings.

² APY means Annual Percentage Yield.