

**TRUTH IN SAVINGS
Christmas Club**

Evergreen Bank Group
1515 W 22nd Street, Suite 100W
Oak Brook, Illinois 60523
(888)505-2265
www.evergreenbankgroup.com

ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

RATE INFORMATION. The interest rate on your account is 0.350% with an annual percentage yield of 0.35%.

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account periodically.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded annually and will be credited to the account annually. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 18 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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 in the account each day.

ACCRUAL 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).

TRANSACTION LIMITATIONS. You may not make withdrawals from your account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Interest is calculated from the date of the deposit through October 31st and credited to the account on November 1st. Interest is calculated as a simple interest and compounded annually.

Payout of funds deposited plus Interest will be mailed by check to you or by transfer to another Evergreen Bank Group Account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/28/2020. To obtain the current rate(s) and annual percentage yield information, please call (888)505-2265.

FEES AND CHARGES. Please refer to the separate Customer Schedule of Fees provided to you with this disclosure for information about fees and charges associated with this account. A Customer Schedule of Fees will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A \$15.00 fee will be applied if the account is closed prior to the November 1st Christmas Club payout.