



**RATE INFORMATION.** The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.

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 at any time.

**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.** No minimum balance requirements apply to this account.

**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 on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may not make withdrawals from your account. If any withdrawal is made from the account before maturing, this account may be closed. No interest will be paid if closed before maturing.

**BONUSES.** You will receive the amount equal to the weekly payment, up to \$25.00, as a bonus if you complete all the scheduled automatic payments and have the funds at maturity directly deposited to your CBT checking or savings..

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** This account matures in October. When matured, all funds including bonus (if earned) will be paid out by check or direct deposit by November 1st.

**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 10/11/2022. To obtain the current rate(s) and annual percentage yield information, please call (319)728-2226.