



TRUTH IN SAVINGS

MONUMENT[®] BANK

18 Month CD

COMPOUNDING AND CREDITING. Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account.

You must maintain a minimum daily balance of \$2,500.00 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.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 month of interest.

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