



Individual Retirement Account

Terms

Length of Term Options	12 or 18 Months
Types of Individual Retirement Accounts (IRA) Available	Traditional, Roth, SEP
Minimum Opening Deposit	\$200
Annual Maintenance Fee	\$15.00
Renewal Terms	Same Term IRA
Grace Period	10 Calendar Days After the Maturity Date
Interest Calculated*	Daily Balance Method
Interest Credited	At Maturity
Interest Compounded	At Maturity
Early Withdrawal Penalty**	Term 12 Months = 180 Days Interest on Amount Withdrawn Term 18 Months = 365 Days Interest on Amount Withdrawn

Features & Benefits

- Online Banking
 - Mobile Banking
1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
 2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
 3. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.
 4. Refer to our IRA Custodial Account Disclosure booklet for additional terms and conditions regarding these accounts.

*The Daily Balance Method applies a daily periodic rate to the principal in the account each day.

**In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.