

AVB Bank  
Downtown Branch  
P.O. BOX 130  
Broken Arrow, OK 74013  
(918) 251-9611  
**TRUTH IN SAVINGS DISCLOSURE**

Terms following a  apply only if checked.

Acct: OPPORTUNITIES ACCOUNT

Acct #: 1

Date: SEPTEMBER 16, 2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (918) 251-9611.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FIXED RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. We will pay this rate \_\_\_\_\_ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates \_\_\_\_\_ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

**VARIABLE RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

**Determination of rate**

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

The interest rate for your account \_\_\_\_\_ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account \_\_\_\_\_ .

Subsequent rates \_\_\_\_\_ .

**Frequency of rate change**

We may change the interest rate on your account daily

Your initial interest rate will not change \_\_\_\_\_ .

We may change the interest rate on your account at that time and \_\_\_\_\_ thereafter.

**Limitations on rate changes**

The interest rate for your account will not \_\_\_\_\_ by more than \_\_\_\_\_ each \_\_\_\_\_ .

The interest rate will not be less than \_\_\_\_\_ % or more than \_\_\_\_\_ %.

The interest rate will not \_\_\_\_\_

\_\_\_\_\_ the interest rate initially disclosed to you.

**Minimum Balance Requirements**

*To open the account.* You must deposit at least \$ 100.00 to open this account.

*To avoid imposition of fees.*

To avoid the imposition of the monthly maint. fee you must meet the following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_

if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A maintenance fee of \$ 6.00 will be imposed every month

if the average daily balance for the month \_\_\_\_\_ falls below \$ 3,500.00 . The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is one statement cycle .

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the

\_\_\_\_\_ falls below \_\_\_\_\_

\$ \_\_\_\_\_. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is \_\_\_\_\_.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$ 1,500.00 in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ \_\_\_\_\_ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is \_\_\_\_\_.

**Compounding and Crediting**

Frequency - Interest will \_\_\_\_\_ be compounded monthly. Interest will be credited to the account monthly.

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

**Balance Computation Method**

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is \_\_\_\_\_.

**Accrual of interest 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).

Interest begins to accrue \_\_\_\_\_

\_\_\_\_\_

you deposit noncash items (for example, checks).

**Bonuses**

You will \_\_\_\_\_

as a bonus \_\_\_\_\_.

You must maintain a minimum \_\_\_\_\_ of \$ \_\_\_\_\_ to obtain the bonus.

To earn the bonus, \_\_\_\_\_

\_\_\_\_\_.

**Transaction Limitations**

The minimum amount you may deposit is

\$ \_\_\_\_\_.

The minimum amount you may withdraw is

\$ \_\_\_\_\_.

During any \_\_\_\_\_,

you may not make more than \_\_\_\_\_

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

An insufficient or overdraft balance could result in several ways, such as (a) the payment of checks, electronic funds transfer, or other withdrawal requests (b) payments authorized by you; (c) the return of unpaid items deposited by you (d) bank service fees; or (e) deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any items presented for payment if your account doesn't contain sufficient funds.

You may only make \_\_\_\_\_ deposits into your account each statement cycle.

You may only make \_\_\_\_\_ ATM \_\_\_\_\_ your account each statement cycle.

You may only make \_\_\_\_\_ preauthorized transfers \_\_\_\_\_ your account each statement cycle.

**Additional Terms**

**TIERED RATES THAT APPLY TO THIS ACCOUNT:**

DAILY BALANCE	RATE	APY
\$ 0.00 - \$ 1,499.99	.00 %	.00 %
\$ 1,500.00 - \$4,999.99	.05 %	.05 %
\$ 5,000.00 - \$24,999.99	.10 %	.10 %
\$25,000.00 & ABOVE	.12 %	.12 %

Not on us ATM transactions: \$1.00 each.

The Insurance Benefit is provided through the Sisk Association of which AVB is a sponsor. Premiums are paid from the general revenue received from this program. You are enrolled as a member of the Sisk Association when this signed agreement is received by the Bank. Your membership will remain in effect until either party terminates membership. Insurance coverage terminates on the earlier occurrence of date of policy termination or the date of membership termination. Membership termination is effective the first day of the month following termination. Insurance in this account is subject to policy eligibility, terms and exclusions. It is not insured by the FDIC or any other federal government agency. There is no Bank guarantee, and it is not a deposit.