



TRUTH-IN-SAVINGS DISCLOSURE – HEALTH SAVINGS ACCOUNT

Effective 10/01/2009

If your daily balance is \$15,000.01 or more, the Interest Rate is 2.00%, APY is 2.02%
 If your daily balance is greater than \$5,000.00 and less than \$15,000.01, the Interest Rate is 1.50%, APY is 1.51%
 If your daily balance is greater than \$1,000.00 and less than \$5,000.01, the Interest Rate is 1.00%, APY is 1.00%
 If your daily balance is less than \$ 1,000.01, the interest is 0%, APY is 0%

Rate Information - Your interest rate and annual percentage yield may change.
Frequency of rate changes - We may change the interest rate on your account weekly.
Determination of rate - At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency - Interest will be compounded weekly. Interest will be credited monthly.
Effect of closing an account - If you close your account before interest is credited; you will not receive the accrued interest. A \$25.00 closing fee will be charged at the time an account is closed.
Service Charge - A service charge fee of \$3.00 will be imposed each monthly statement cycle.
Minimum balance to obtain the annual percentage yield disclosed - Interest rates are tiered based on the balance in your account. You must maintain a minimum average daily balance of \$1,000.01 to obtain the disclosed annual percentage yield.
Daily balance computation method - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period.
Minimum balance to open the account - A minimum \$50.00 deposit is required to open this account.
Accrual of interest on non-cash deposits - Interest begins to accrue on the business day you deposit non-cash items (for example, checks)
FFBT Enrollment fee - \$15.00

SERVICE FEES:

MasterCard Debit Card	No Fee	Additional Debit Card	Free
Replacement for lost Card	\$ 5.00	Debit Card Renewal	Free
Returned Items	\$ 5.00	Cashiers Check	\$ 3.00
Account Activity Print Out	\$ 5.00	Account Research (per hour)	\$25.00
Wire Transfers: Incoming	\$10.00	Stop Payment	\$25.00
Outgoing	\$20.00	Bill Pay (per month)	\$ 5.95
Dormant Account Fee	\$ 5.00	Digital Check Image Charge	\$ 2.00
		Overdraft Protection from DDA or Savings (per month)	\$ 1.00

Items returned for:

Insufficient Funds	\$25.00
Uncollected Funds	
Overdraft	\$25.00
Foreign ATM Fee	\$ 2.00

Foreign ATM transaction fee occurs when consumer uses ATM not owned by First Farmers Bank & Trust (other fees may apply).