

**RATE INFORMATION.** The interest rate on your account is 1.000% with an annual percentage yield of 0.10%.

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.

**Additional Rate Information.** Interest is not calculated for the first day of deposit, but is calculated for the day a withdrawal is made.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$10.00 to open this account.

You must maintain a minimum daily balance of \$0.01 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.

**PROCESSING ORDER.** All automatic credit transactions are processed first. Deposits, made in person, will be posted in the order they are received. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**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 next business day after a non-cash item is deposited (for example, checks).

**TRANSACTION LIMITATIONS.** If the account is closed before the maturity date there will be a \$10.00 fee for early closure.

The passbook must be presented for transactions, changes of ownership, and requests to close the account.

No ATM access, No ACH withdrawals. No debit transfers via online or mobile banking. No IRA's. No Share loans.

May be subject to hold on non-cash deposits.

FMB reserves the right to require that a customer give 7 days prior notice of any intended withdrawal.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Annually, on the first weekend after the 3rd of October, funds remaining in the account will be disbursed by check or transfer to a FMB bank account.

**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.