

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**PS Bank**

**76 Church Street, PO Box 217**

**Wyalusing, PA 18853**

**(877)746-1011**

### 18 Month Certificate of Deposit

**Rate information** - The interest rate on this account is \_\_\_\_\_ with an annual percentage yield of \_\_\_\_\_.  
You will be paid this rate until next maturity.

**Compounding frequency** - Interest will be compounded daily.

**Crediting frequency** - Interest will be credited into this account monthly.

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

**Time requirements** - Your account will mature on \_\_\_\_\_.

**Early withdrawals** - The penalty we may impose will equal 90 days interest for terms 12 months or less and 180 days interest for terms greater than 12 months on the amount withdrawn plus the amount of interest earned on the amount withdrawn in excess of the amount of interest that would have been earned at the Regular Savings account rate. For variable rate accounts, the rate we will use to calculate this penalty will be the rate in effect at the time of withdrawal.

**Withdrawal of interest prior to maturity** - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

**Final maturity** - If your account is not renewed, the funds in your account will be placed in an interest-bearing account.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum balance to open** - The minimum balance required to open this account is \_\_\_\_\_.

**Deposit limitations** - After the account is opened, you may not make any deposits.

**Withdrawal limitations** - You may not make withdrawals of principal from your account before maturity. You can only withdraw credited interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting. You can withdraw interest only on the crediting dates.