

# Online Money Market Truth In Savings Disclosure

This disclosure contains the rules which govern your deposit account at MemoryBank, a division of Republic Bank & Trust Company. MemoryBank deposits are not separately insured by the FDIC beyond the applicable FDIC insurance coverage available at Republic Bank & Trust Company. 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 toll free at 1-877-757-3400. We reserve the right at any time to require not less than seven days' notice in writing before any withdrawal from any interest-bearing account. If your account is not already a MMDA, a portion of your account balance may be classified as a MMDA for regulatory purposes. This classification will not affect the terms, interest rate, or fees contained in this Disclosure.

## Rate Information

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 at our discretion. Rates may change at any time. Fees may reduce earnings.

### RATE TIERS THAT MAY AFFECT THIS ACCOUNT

**NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".**

Balances	APY Range	Interest Rate
\$0.01 to \$1,000,000.00	2.30%	2.2761%
Balances Over \$1,000,000.00	2.30% to .01%	0.0100%

## Compounding and Crediting

Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the interest accrued.

## Minimum Opening Deposit Requirement

To open this account you must deposit a minimum of \$50.00.

## 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 balance in the account each day.

## Accrual of Interest on Non-Cash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

## Charges which may be applied to this account

- \$0 Account Inquiry
- \$3 Monthly Paper Statement Fee (per statement)
- \$36 Stop Payment Request
- \$0 Cashier's Check Fee
- \$12 Return Deposit Item
- \$36 Overdraft Fee (per in-person or electronic withdrawal)
- \$0 Overdraft Fee (per Business day)
- \$36 Returned Item Charge (per Item)

## Additional Disclosure Terms

Unlimited withdrawals or transfers in person at a [Republic Bank & Trust Company banking center](#).

Limit of 6 other withdrawals or transfers per statement cycle. A \$10 Excess Transaction Fee will be charged for each restricted transaction above 6 per statement cycle.