



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.01 but less than \$50,000.00	2.000%	2.02%
2	Equal to or greater than \$50,000.00 but less than \$100,000.00	2.500%	2.53%
3	Equal to or greater than \$100,000.00	0.200%	0.20%

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.** The interest rate and annual percentage yield may change any time at the discretion of this Association and will apply to the entire balance including any additions.

Interest is earned for each day the account balance is \$.01 or more. Interest earnings are compounded monthly and credited to this account on the last business day of each month.

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

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 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.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 2 years of inactivity. After 5 years of no activity, a \$50.00 dormant account fee will be charged and funds will be subject to escheat.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No Share Loans. No IRAs. No ATM access on Custodian Accounts.

May be subject to hold on non-cash deposits.

First Federal Lakewood reserves the right to require that a customer give 7 days prior written notice of any intended withdrawal.

**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.