



RATE INFORMATION. The interest rate on your account is 0.100% 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.

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.

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 \$10.00 to open this account. A minimum balance fee of \$1.00 will be imposed every month if the average daily balance for the month falls below \$100.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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. Fee waived for minors.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 1 year of inactivity. After 3 years of inactivity, a \$50.00 dormant account fee may 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 more than a total of 6 preauthorized, telephone, Internet, check or ACH withdrawals may be made from this account per month.

No IRA's or Share loans. No ATM access on minor accounts.

May be subject to holds on non-cash deposits.

Blue Grass Federal S & L Association reserves the right 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.