

**PRIMIS ACE CHECKING**

**Balance Information:**

- Minimum Amount to Open - \$1.00
- Minimum Balance to Avoid Maintenance Fee – Not Applicable

**Primis Debit Card Rewards:**

- Primis debit card rewards of \$0.25 per debit card transaction (not including ATM transactions) will be posted to your account within five business days after the statement cycle ends for any qualifying debit card transactions that posted and settled to your account by the end of the statement cycle. If you close your account before reward payment is credited, you will not receive the earned rewards. If you convert your account to another product before reward payment is credited, you will not receive the earned rewards. At the discretion of the bank, your account may be closed and reward payment may be denied if the offering is abused.

**Foreign ATM Fee Refunds:**

- Fees for ATM transactions at foreign (non-Primis) ATMs will be refunded to your account within five business days after the statement cycle ends. If you close your account in the middle of a statement cycle, you will not receive the ATM Fee Refunds for that cycle. If you convert your account to another product before ATM Fee Refunds are credited, you will not receive the accrued ATM Fee Refunds.

**Additional Terms:**

- No Overdraft Fees • No NSF Fees • No Continuous Overdraft Fees • No ATM Fees • No Stop Payment Fees  
No Incoming Wire Fees • Free Cashier’s Checks • No Check Image Fees • Free Initial Pack of 40 Primis Branded Checks

**Fee Schedule:**

- See the Fee Schedule for other bank fees that may apply to your account.

**PRIMIS+ CHECKING**

**Balance Information:**

- Minimum Amount to Open - \$1.00
- Minimum Balance to Avoid Maintenance Fee – Not Applicable
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

The interest rate and APY <sup>1</sup> paid on your entire balance is determined by your daily balance.		
Daily Balance Tiers	Interest Rate	APY
\$0.01 - \$9,999.00		
\$9,999.01 and greater		

- Variable Rate – Your interest rate and APY 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.

**Compounding and Crediting**

- Frequency - Interest will be compounded every month. Interest will be credited to your account every month.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest. If you convert your account to another product before interest is credited, you will lose the accrued but not credited interest and receive instead the interest, if any, applicable to the newly converted account.

**Foreign ATM Fee Refunds:**

- Fees for ATM transactions at foreign (non-Primis) ATMs will be refunded to your account within five business days after the statement cycle ends. If you close your account in the middle of a statement cycle, you will not receive the ATM Fee Refunds for that cycle. If you convert your account to another product before ATM Fee Refunds are credited, you will not receive the accrued ATM Fee Refunds.

**Additional Terms:**

- No Overdraft Fees • No NSF Fees • No Continuous Overdraft Fees • No ATM Fees • No Stop Payment Fees  
No Incoming Wire Fees • Free Cashier’s Checks • No Check Image Fees • Free Initial Pack of 40 Primis Branded Checks

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

<sup>1</sup>APY means “Annual Percentage Yield”

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

## STATEMENT SAVINGS

### Balance Information:

- Minimum Amount to Open - \$1.00
- Minimum Balance to Avoid Maintenance Fee – A service charge of \$4.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the quarter. To avoid a service charge, you must keep a minimum of \$100 in this account every day.
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Rate Information<sup>2</sup>:

- Variable Rate – The interest rate on your account is \_\_\_\_% with an APY<sup>1</sup> of \_\_\_\_%. Your interest rate and APY 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

### Compounding and Crediting

- Frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

### Transactions Limitations

- Not applicable

### Fee Schedule

- See the Fee Schedule for other bank fees that may apply to your account.

## MONEY MARKET

### Balance Information:

- Minimum Amount to Open - \$1.00
- Minimum Balance to Avoid Maintenance Fee – A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle. To avoid a monthly service charge, you must keep a minimum of \$2,500 in this account every day.
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Rate Information<sup>2</sup>:

The interest rate and APY <sup>1</sup> paid on your entire balance is determined by your daily balance.		
Daily Balance Tiers	Interest Rate	APY
\$0.01 - \$9,999.00		
\$9,999.01 - \$24,999.00		
\$24,999.01 - \$49,999.00		
\$49,999.01 - \$99,999.00		
\$99,999.01 - \$249,999.00		
\$249,999.01 and greater		

- Variable Rate – Your interest rate and APY may change.
- Determination of Rate – At our discretion, we may change the interest rate of your account.
- Frequency of Rate Changes – We may change the interest rate on your account at any time.

### Compounding and Crediting

- Frequency - Interest will be compounded every month. Interest will be credited to your account every month.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest. If you convert your account to another product before interest is credited, you will lose the accrued but not credited interest and receive instead the interest, if any, applicable to the newly converted account.

### Transactions Limitations

- Not applicable

### Additional Terms:

- No Overdraft Fees • No NSF Fees • No Continuous Overdraft Fees

### Fee Schedule

- See the Fee Schedule for other bank fees that may apply to your account.

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of 06/01/2022

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

## IRA SAVINGS

### Balance Information:

- Minimum Amount to Open - \$1.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Rate Information<sup>2</sup>:

- Variable Rate – The interest rate on your account is \_\_\_\_% with an APY<sup>1</sup> of \_\_\_\_%. Your interest rate and APY 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

### Compounding and Crediting

- Frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

### Transactions Limitations

- Not applicable

### Fee Schedule

- See the Fee Schedule for other bank fees that may apply to your account.

## CERTIFICATE OF DEPOSIT – 3 MONTH TERM

### Balance Information:

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Rate Information<sup>2</sup>:

- The interest rate on your account is \_\_\_\_% with an APY<sup>1</sup> of \_\_\_\_%. You will be paid this rate until first maturity.

### Compounding and Crediting

- Frequency - Interest will be compounded at maturity. Interest will be credited to your account at maturity. Interest may also be deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest, subject to penalty.

### Transactions Limitations

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You cannot withdraw interest from your account before maturity.

### Time Requirements:

- Your account will mature as stated on your certificate of deposit.

### Early Withdrawal Penalties:

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

### Automatically Renewable Time Account:

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

### Optional Non-Automatically Renewable Time Account:

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

### Fee Schedule

- See the Fee Schedule for other bank fees that may apply to your account.

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

## CERTIFICATE OF DEPOSIT – 6 MONTH TERM

### Balance Information:

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Rate Information<sup>2</sup>:

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

### Compounding and Crediting

- Frequency - Interest will be compounded at maturity. Interest will be credited to your account at maturity. Interest may also be deposited into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest, subject to penalty.

### Transactions Limitations

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You cannot withdraw interest from your account before maturity.

### Time Requirements:

- Your account will mature as stated on your certificate of deposit.

### Early Withdrawal Penalties:

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

### Automatically Renewable Time Account:

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

### Optional Non-Automatically Renewable Time Account:

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

### Fee Schedule

- See the Fee Schedule for other bank fees that may apply to your account.

## CERTIFICATE OF DEPOSIT – 9 MONTH TERM

### Balance Information:

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Rate Information<sup>2</sup>:

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

### Compounding and Crediting

- Frequency - Interest will be compounded at maturity. Interest will be credited to your account at maturity. Interest may also be deposited into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest, subject to penalty.

### Transactions Limitations

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You cannot withdraw interest from your account before maturity.

### Time Requirements:

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

- Your account will mature as stated on your certificate of deposit.

**Early Withdrawal Penalties:**

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Automatically Renewable Time Account:**

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

**Optional Non-Automatically Renewable Time Account:**

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

**CERTIFICATE OF DEPOSIT/IRA – 12 MONTH TERM**

**Balance Information:**

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_% You will be paid this rate until first maturity.

**Compounding and Crediting**

- Frequency - Interest will be compounded **quarterly**. Interest will be credited to your account **quarterly**. Interest may also be paid by deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

**Transactions Limitations**

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest only on the crediting dates.

**Time Requirements:**

- Your account will mature as stated on your certificate of deposit.

**Early Withdrawal Penalties:**

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of Interest Prior to Maturity:**

- The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically Renewable Time Account:**

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

**Optional Non-Automatically Renewable Time Account:**

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

**CERTIFICATE OF DEPOSIT/IRA – 13 - 23 MONTH TERM****Balance Information:**

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

**Compounding and Crediting**

- Frequency - Interest will be compounded **quarterly**. Interest will be credited to your account **quarterly**. Interest may also be paid by deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

**Transactions Limitations**

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest only on the crediting dates.

**Time Requirements:**

- Your account will mature as stated on your certificate of deposit.

**Early Withdrawal Penalties:**

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of Interest Prior to Maturity:**

- The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically Renewable Time Account:**

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

**Optional Non-Automatically Renewable Time Account:**

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

**CERTIFICATE OF DEPOSIT/IRA – 24 -35 MONTH TERM****Balance Information:**

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

**Compounding and Crediting**

- Frequency - Interest will be compounded **quarterly**. Interest will be credited to your account **quarterly**. Interest may also be paid by deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

**Transactions Limitations**

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest only on the crediting dates.

**Time Requirements:**

- Your account will mature as stated on your certificate of deposit.

**Early Withdrawal Penalties:**

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of Interest Prior to Maturity:**

- The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically Renewable Time Account:**

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

**Optional Non-Automatically Renewable Time Account:**

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

**CERTIFICATE OF DEPOSIT/IRA – 36 - 47 MONTH TERM**

**Balance Information:**

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

**Compounding and Crediting**

- Frequency - Interest will be compounded **quarterly**. Interest will be credited to your account **quarterly**. Interest may also be paid by deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

**Transactions Limitations**

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest only on the crediting dates.

**Time Requirements:**

- Your account will mature as stated on your certificate of deposit.

**Early Withdrawal Penalties:**

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of Interest Prior to Maturity:**

- The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically Renewable Time Account:**

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

**Optional Non-Automatically Renewable Time Account:**

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

**CERTIFICATE OF DEPOSIT/IRA – 48 - 59 MONTH TERM**

**Balance Information:**

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

**Compounding and Crediting**

- Frequency - Interest will be compounded **quarterly**. Interest will be credited to your account **quarterly**. Interest may also be paid by deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

**Transactions Limitations**

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest only on the crediting dates.

**Time Requirements:**

- Your account will mature as stated on your certificate of deposit.

**Early Withdrawal Penalties:**

- A penalty may be imposed for withdrawals before maturity.
- The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.
- In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of Interest Prior to Maturity:**

- The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically Renewable Time Account:**

- This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.
- Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

<sup>1</sup>APY means "Annual Percentage Yield"

<sup>2</sup>The interest rate and APY noted above are current as of **06/01/2022**

If you would like more current rate and yield information, please call 833-4PRIMIS (774647)

**Optional Non-Automatically Renewable Time Account:**

- By default, this account will automatically renew at maturity. However, when you open the account you may request your account not to automatically renew at maturity. If you make this request, interest will not accrue after maturity and your deposit will be placed in a noninterest-bearing account. Refer to the renewal policy stated on your certificate of deposit.

**Fee Schedule**

- See the Fee Schedule for other bank fees that may apply to your account.

**CERTIFICATE OF DEPOSIT/IRA – 60 MONTH TERM****Balance Information:**

- Minimum Amount to Open - \$1,000.00
- Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Accrual of interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Rate Information<sup>2</sup>:**

- The interest rate on your account is \_\_\_% with an APY<sup>1</sup> of \_\_\_%. You will be paid this rate until first maturity.

**Compounding and Crediting**

- Frequency - Interest will be compounded **quarterly**. Interest will be credited to your account **quarterly**. Interest may also be paid by deposit into another account you designate.
- Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

**Transactions Limitations**

- You may not make any deposits into your account before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest only on the crediting dates.

**Time Requirements:**

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If you would like more current rate and yield information, please call 833-4PRIMIS (774647)