

**Montgomery
eGold Checking
Addendum to Truth in Savings Disclosure**

Minimum Opening Balance

You must deposit \$50.00 to open this account.

Interest Rate and Annual Percentage Yield (APY)

When the eGold Checking qualifications are not met, the interest rate on your account will be .01% and the annual percentage yield (APY) will be .01%.

When the eGold Checking qualifications are met, the interest rate on your account and corresponding annual percentage yield (APY) will be tiered. If your daily balance is \$15,000.00 or less, the interest rate paid on the entire balance will be 2.99% with an annual percentage yield of 3.01%. An interest rate of .15% will be paid only for that portion of your daily balance that is greater than \$15,000.00. The annual percentage yield for this tier will range from 3.01% to .52%, depending on the balance in the account. (APY calculations are based on a total deposit balance of \$100,000.)

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

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.

Qualifications

To qualify for eGold Checking rates and receive reimbursements on your ATM fee surcharges up to a total of \$6.00 per month, you must perform all of the following during the monthly qualification cycle:

- **Have at least 12 point-of-sale Montgomery Bank MasterCard debit card purchases post and settle**
- **Have at least 1 automatic payment (ACH) or direct deposit post and settle**
- **Maintain a valid email address, be enrolled in electronic banking, and receive e-statement (monthly bank statements via the Internet)**
- **Have 1 or more qualified mortgage, home equity or commercial loan with Montgomery Bank—verification required**

Enrollment in online banking and in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll in these free services or visit www.montgomerybank.com

*Please note that transactions **MUST** post to and settle to your account during the monthly qualification cycle. They may not be in a pending state to count as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post to and settle to an account. Excess transactions will not roll over to the next cycle.*

Product is limited to one Montgomery eGold Checking account or eBlue checking account per individual (tax identification number).

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$6.00 per month. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. If you believe that you have not been reimbursed the correct amount, please contact us within 30 days of the end of the statement cycle in question.

Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

Monthly Qualification Cycle and Monthly Statement Cycle Explanation

"Monthly Qualification Cycle" means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the close of the current statement cycle. Your account will be automatically qualified on that one day prior to the first day of the current statement cycle. What this means for you is if you did not qualify for the higher preferred rate, you might notice a slightly higher than the base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

"Monthly Statement Cycle" is the cycle that is used for generation of your bank statement. Your monthly statement cycle typically begins on the 29th day of each month and runs through the 28th day of the following month. If the statement cycle closing date (28th) falls on a holiday or a weekend, the statement cycle closing date will be the previous banking day. The statement cycle closing date is the date each month that applicable interest is credited to the account.

For a current schedule of Monthly Qualification Cycles and Monthly Statement Cycles, please request this information from your local branch, or visit our website at www.montgomerybank.com. This information is updated annually.

Miscellaneous Fees

Account is subject to additional fees as disclosed on the Bank's Miscellaneous Fee Schedule.

Paper Statement Fee: \$3 per statement cycle (active enrollment in e-statement will avoid this fee)