

Reserve Requirement Classification Disclosure

For the purposed of calculating the bank's reserve requirement, your accounts are being reported as a transaction account and will consist of a checking sub-account and a savings sub-account. This change will not affect your available balance, interest earnings, FDIC insurance, or bank statement. The bank may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts. These changes will occur on the bank's books only and will not affect the balance on your statement.