TRUTH IN SAVINGS
VOLUNTEER CLUB 55

Volunteer State Bank
www.volstatebank.com

ELIGIBILITY REQUIREMENTS. Account holder must be age 55 or older.

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	Below $500.00	0.000%	0.00%
2	Equal to or greater than $500.00	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.

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 not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $100.00 to open this account. The initial funding deposit amount for accounts opened online is limited to between $100.00 and $300.00 A monthly service charge of $5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $500.00.

No minimum balance is required for account applications that are submitted in person at non-branch locations.

You must maintain a minimum daily balance of $500.00 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 12 months of inactivity.

PROCESSING ORDER. Transactions may not be processed in the order in which you authorized them. The order in which transactions are received and processed by us can affect the total amount of fees and charges incurred. 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 on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.
The account will be closed 45 days after the account opening date if no initial deposit has been made.

To obtain additional Club 55 benefits of 3 free cashiers checks per month, safe deposit box discount, and higher CD rates, account holder must disclose Club 55 membership at the time of purchase. To obtain Everyday Rebate Rewards, account holder must enroll with Tenerity. The Club 55 monthly membership fee is charged as described in the Minimum Balance Requirements section of this disclosure regardless of benefit activation.

Club Account holders are eligible for an additional .10% annual percentage yield on Certificate of Deposits (CD) with terms of 1 year or more if interest is credited to a Volunteer State Bank deposit (CD, checking, or savings accounts) account, or an additional .05% annual percentage yield on CDs with terms of 1 year or more if interest is not credited to a Volunteer State Bank deposit account, upon request. Certain CD's may not be eligible for interest rate bumps at management's discretion.

AVAILABLE BALANCE DISCLOSURE. If applicable, your available balance includes overdraft funds from an authorized overdraft limit, a line of credit or other deposit account. Additional funds cover consumer ATM and Check (debit) card transactions only with your authorization.

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CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 07/18/2024. To obtain the current rate(s) and annual percentage yield information, please call (615)325-9257.

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.

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