



## Personal Carefree Savings Disclosure

Account Description	
<b>Carefree Savings</b>	A variable rate savings account for individuals.
Account Details	
<b>Features</b>	<p>Free quarterly statements (Monthly if electronic transactions)</p> <p>Visa® Debit Card            You may access your account through an ATM using a Pennian Bank Visa® Debit Card at any ATM nationwide. If the ATM is not owned by Pennian Bank, you may be charged a fee by the institution who owns the ATM and you will be charged a fee by Pennian Bank. This fee will appear as a separate transaction. See accompanying Fee Schedule.</p> <p>Free Online Banking &amp; Bill Pay</p> <p>Free Mobile Banking* including Mobile Deposit*</p> <p>Free Bank to Bank* external transfers</p> <p>Free Person to Person* transfers</p> <p>Free Telebank</p>
<b>Options</b>	<p>Free e-Statements are available upon request.</p> <p>* cellular carrier message and data rates may apply.</p>
Interest Rate & Annual Percentage Yield	
<b>Compounding &amp; Crediting</b>	<p>Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will receive the accrued interest with your final withdrawal or closing amount. Interest begins to accrue on the business day of deposit for noncash on-us items. Interest begins to accrue on the Business Day following the day you deposit noncash foreign items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11 or December 25 falls on a Sunday, the next Monday is not a Business Day.</p>
<b>Balance Computation Method</b>	<p>We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is a Statement Cycle. You will accrue no interest on your account for the days your daily balance is \$99.99 or less.</p>
<b>Statement Cycle</b>	<p>Statement cycles are defined below in this disclosure.</p>
<b>Annual Percentage Yield (APY)</b>	<p>The Annual Percentage Yield (APY) associated with your account may change. See Current Deposit Rates or call Pennian for Interest Rate and APY. Rate changes are at the Bank's discretion and are subject to change daily.</p>

### Statement Cycle Definitions

<b>Cycle Inquiry</b>	For information on your account statement cycle, contact the bank at 717-436-2144
<b>Cycle Codes = 1 through 28 Cycle code indicates day of the Calendar month</b>	Cycle begins the first Calendar day after the end of the previous cycle and ends on the day of the month indicated by the cycle code. If the ending date is on a weekend or holiday, the previous business day is used.
<b>Cycle Code = 36 Second Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the second Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 41 Third Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 43 Third Wednesday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Wednesday of each calendar month. If that Wednesday is a holiday, the statement cycle will end on the Tuesday before.
<b>Cycle Code = 46 Fourth Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the fourth Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 30 End of Month for each calendar month</b>	Cycle begins the first calendar day after the last business day of the one month and the cycle ends on the last business day of the next calendar month.
<b>Cycle Code = 67 Quarterly</b>	Cycle begins the first calendar day after the last business day of the quarter and the cycle ends on the last business day of the next quarter. Quarter ending dates are March 31, June 30, Sept 30 and Dec 31.

### Additional Information

<b>Deposit &amp; Balances</b>	A \$100.00 minimum deposit is required to open this account
<b>Fees</b>	There are no fees to open or close this account. There will be a \$4.00 fee imposed every month the balance falls below \$100.00 any day of the month. Fees may be imposed for overdrafts created by in-person withdrawals, ATM withdrawals or by other electronic means. See accompanying Fee Schedule for fees that may apply to this account.
<b>Deposit Insurance</b>	Member FDIC® For FDIC insurance information, please contact Pennian Bank or inquire on the internet at FDIC.gov.
<b>Questions</b>	Contact Pennian Bank at 717-436-2144 or 866-950-2144 for additional information, details and enrollment instructions.