

yield.

Daily 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 non-cash deposits - Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Transaction limitations - You may not make any deposits into your account before maturity. You may not make withdrawals of principal from your account before maturity. You may withdraw interest credited to your account before maturity.

Time requirements -

Your account will mature _____

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

• If your account has an original maturity of one year or less:

The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

• If your account has an original maturity of more than one year:

- The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances, such as the 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 (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we 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.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement

PERSONAL CHECKING ACCOUNT

INTEREST CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

PRIVATE BANKING CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

ELITE CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

MONEY MARKET ACCOUNT

Rate Information:

• *Tier 1* - If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

• *Tier 2* - If your daily balance is more than \$49,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

• *Tier 3* - If your daily balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

• *Tier 4* - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

PLATINUM MONEY MARKET ACCOUNT

PERSONAL SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

PLATINUM SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

_____ CERTIFICATE OF DEPOSIT

www.frontenacbank.com

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Truth-In Savings Disclosure

Accounts
Personal Checking
Interest Checking
Private Banking Checking
Elite Checking
Elite Money Market
Platinum Money Market
Personal Savings
Certificate of Deposit



Frontenac
Bank

PERSONAL CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

INTEREST CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Rate Information - Your interest rate and annual percentage yield may change without notice.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

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 not receive the accrued interest.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield (APY)disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed APY.

Daily 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 non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

PRIVATE BANKING CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Rate Information - Your interest rate and annual percentage yield may change at any time without notice.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

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 not receive the accrued interest.

Minimum balance to avoid imposition of fees - A maintenance fee of \$20.00 will be imposed every statement cycle if the combined balance of your checking, money market, CD, IRA and savings accounts falls below \$25,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield (APY)disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed APY.

Daily 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 non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ELITE CHECKING ACCOUNT

(for customers 50 years of age or older)

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Rate Information - Your interest rate and annual percentage yield may change at any time without notice.

Frequency of rate changes - We may change the interest rate on your

account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

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 not receive the accrued interest.

Minimum balance to avoid imposition of fees - A monthly maintenance fee of \$20.00 will be imposed every statement cycle if the combined balance of your checking, money market, CD, IRA and savings accounts falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield (APY)disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed APY.

Daily 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 non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ELITE MONEY MARKET ACCOUNT

(for customers 50 years of age or older)

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

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 not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 for any day of the cycle.

Daily 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 non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Transaction limitations: Transfers from an Elite Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no more than three by check, draft, debit card, or similar order to third parties.

PLATINUM MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

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 not receive the accrued interest.

Minimum balance to open the account - You must deposit \$10,000.00 to

open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 for any day of the cycle.

Daily 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 non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Transaction limitations: Transfers from a Platinum Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no more than three by check, draft, debit card, or similar order to third parties.

PERSONAL SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we will change the interest rate on your account.

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 not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100 (\$0.01 for minor savings) to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$100 for any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Daily 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 non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Transaction limitations - Transfers from a Personal Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties.

Fees: An excessive withdrawal fee of \$.50 will be charged for each withdrawal in excess of nine during a quarter.

CERTIFICATE OF DEPOSIT

The interest rate on your account is _____% with an annual percentage yield of _____%.

You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter. Alternatively, you may choose to have interest paid to you or to another account every month rather than credited to this account.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$1,000.00 (\$100,000.00 for a Jumbo CD) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 (\$100,000.00 for Jumbo CD) in the account each day to obtain the disclosed annual percentage