



## TRUTH IN SAVINGS DISCLOSURE CHRISTMAS CLUB SAVINGS ACCOUNT

33 North 6th Street • Greybull, Wyoming 82426 • 307-765-4412

### CHRISTMAS CLUB SAVINGS ACCOUNT

#### WITHDRAWAL LIMITATIONS

You may **not** make any withdrawals to this account without forfeiting the bonus rate of interest quoted at account opening.

#### DEPOSIT LIMITATIONS

The minimum deposit to open this account is **\$10.00**, with **24 bi-monthly** deposits. You may also elect to open the account for **\$25.00**, with **12 monthly** deposits. You may not deposit more than \$250 per bi-monthly payment or \$500 per monthly payment.

You must make all of the elected coupon deposits to earn the higher interest rate and annual percentage yield.

#### MATURITY INFORMATION

This account will mature on a date between **November 1<sup>st</sup>-30<sup>th</sup>**. At maturity, deposit funds plus accrued interest will be mailed to you in check form.

#### INTEREST FEATURES

##### Interest Computation

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.

##### Balance to Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

##### Interest Accrual

Interest begins to accrue on the business day you deposit non-cash items, such as checks.

##### Interest Compounding and Crediting

This is a **simple** interest account.

Interest will be credited at **maturity**.

#### OTHER INFORMATION ABOUT YOUR ACCOUNT

Big Horn Federal reserves the right to close any account that was fraudulently opened, based upon information received pursuant to this bank's "**Know Your Customer**" policy.

## **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

On May 9, 2003, the Department of the Treasury, the Office of Thrift Supervision, along with the other regulatory governmental agencies published final regulations implementing the recently adopted US Patriot Act.

This act was passed by the Congress to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**As always, the protection of your identity and confidentiality is Big Horn Federal's promise to you.**