



JUMBO BID CERTIFICATE OF DEPOSIT

Withdrawal Limitations

You may not make principal withdrawals from this account until maturity.

Deposit Limitations

The minimum deposit to open this account is **\$100,000.00**. You may not make deposits to this account until maturity.

Other Transaction Limitations

Except as otherwise provided within the actual certificate of deposit, any withdrawal of principal from this account prior to a maturity date, the Accountholder shall forfeit an amount equal to three months (90 days) of earnings, if the maturity of the account is three months to one year, or six months (180 days) of earnings if the maturity of the account is greater than one year, whether earned or not, on the amount withdrawn at the nominal (simple interest) rate being paid on the account, regardless of the length of time the funds withdrawn have remained on deposit.

Interest Computation

We use the daily balance method to calculate the interest in 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 noncash items, such as checks.

Interest Compounding and Crediting

This is a simple interest accrual account.

Interest will be credited to your account quarterly and at maturity.

Other Interest Features

Accrued interest may be withdrawn. The annual percentage yield (APY) assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Renewal Information

This account will **not** renew automatically at maturity. You will have 7 calendar days after the maturity date to withdraw funds without a penalty. After the 7 calendar days, your account will earn interest at the Passbook Savings Rate as disclosed on our **Deposit Account Structure and Rate Summary** form.

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.

Other Deposit Account Provisions

You have applied for a Certificate of Deposit in Big Horn Federal Savings Bank. By signing the **New Account Form**, you agree that the account established is subject to and is to be administered in accordance with the rules established by the board of directors for the account classification known as **Jumbo Bid Certificates of Deposit**.

Other Deposit Account Provisions

You authorize Big Horn Federal to act on your signature(s) contained on the New Account Form without further inquiry in accordance with writing bearing such signature(s).

You authorize Big Horn Federal to supply any endorsement on any check or other instrument tendered for this account unless otherwise prohibited by express statement on the check or other instrument or by law or regulations.

You relieve Big Horn Federal of any liability in connection with the collection of such items which are handled by the bank, without negligence, and you relieve Big Horn Federal of any liability for the acts or your agents, subagents others or for any casualty.

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 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.