

# Certificate of Deposit

## Additional Terms and Disclosures

This form contains the terms for your time deposit. It is also the Truth-in-Savings disclosure for those depositors entitled to one. There are additional terms and disclosures on page two of this form, some of which explain or expand on those below. You should keep one copy of this form.

**Maturity Date.** This account matures \_\_\_\_\_  
 \_\_\_\_\_ (See below for renewal information.)

**Rate Information.** The interest rate for this account is \_\_\_\_\_%  
 with an annual percentage yield of \_\_\_\_\_%. This rate will be  
 paid until the maturity date specified above. Interest begins to accrue on  
 the business day you deposit any noncash item (for example, a check).  
 Interest will be compounded \_\_\_\_\_.  
 Interest will be credited \_\_\_\_\_.

- The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
- If you close your account before interest is credited, you will not receive the accrued interest.

The **Number of Endorsements** needed for withdrawal or any other purpose is: \_\_\_\_\_.

**Minimum Balance Requirement.** You must make a minimum deposit to open this account of \$ \_\_\_\_\_.

- You must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

**Withdrawals of Interest.** Interest  accrued  credited during a term can be withdrawn: \_\_\_\_\_.

**Early Withdrawal Penalty.** If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to: \_\_\_\_\_  
 \_\_\_\_\_ interest on the amount withdrawn.

**Renewal Policy**

- Single Maturity.** If checked, this account will not automatically renew. Interest  will  will not accrue after maturity.
- Automatic Renewal.** If checked, this account will automatically renew on the maturity date. (see page two for terms)  
 Interest  will  will not accrue after final maturity.

**Social Security or Employer's I.D. Number.** A correct taxpayer identification number is required for almost every type of account. A certification of this number is also required and is contained on the first copy of this certificate.

**Backup Withholding.** A certification that you are not subject to backup withholding is necessary for almost all accounts (except for persons who are exempt altogether) - and a certification that the FATCA code (if any) is correct. These certifications are contained on the first copy of this form. Failure to provide these certifications when required will cause us to withhold a percentage of the interest earned (for payments to the IRS). Providing a false certification can result in serious federal penalties.

**Endorsements. Sign Only When You Request Withdrawal**

- X \_\_\_\_\_
- X \_\_\_\_\_
- X \_\_\_\_\_

**Definitions.** "We," "our," and "us" mean the issuer of this account and "you" and "your" mean the depositor(s). "Account" means the original certificate of deposit as well as the deposit it evidences.

**Transfer.** "Transfer" means any change in ownership, withdrawal rights, or survivorship rights, including (but not limited to) any pledge or assignment of this account as collateral. You cannot transfer this account without our written consent.

**Primary Agreement.** You agree to keep your funds with us in this account until the maturity date. (An automatically renewable account matures at regular intervals.) You may not transfer this account without first obtaining our written consent. You must present this certificate when you request a withdrawal or a transfer.

This account is void if the deposit is made by any method requiring collection (such as a check) and the deposit is not immediately collected in full. If the deposit is made or payable in a foreign currency, the amount of the deposit will be adjusted to reflect final exchange into U.S. dollars.

We may change any term of this agreement. Rules governing changes in interest rates have been provided. For other changes we will give you reasonable notice in writing or by any other method permitted by law.

If any notice is necessary, you all agree that the notice will be sufficient if we mail it to the address listed on page one of this form. You must notify us of any change.

**Withdrawals and Transfers.** Only those of you who sign the permanent signature card may withdraw funds from this account. (In appropriate cases, a court appointed representative, a beneficiary of a trust or pay-on-death account whose right of withdrawal has matured, or a newly appointed and authorized representative of a legal entity may also withdraw from this account.) The specific number of you who must agree to any withdrawal is written on page one in the section bearing the title *Number of Endorsements*. This means, for example, that if two of you sign the signature card but only one endorsement is necessary for withdrawal then either of you may request withdrawal of the entire account at any time. Unless otherwise specified in writing, only one endorsement is required to withdraw funds from this account.

These same rules apply to define the names and the number of you who can request our consent to a transfer.

**Pledges.** Any pledge of this account (to which we have agreed), must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant's rights in this account are subject first to the payment of the debt.

**Ownership of Account and Beneficiary Designation.** You intend these rules to apply to this account depending on the form of ownership and beneficiary designation, if any, specified on page 1. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account.** Such an account is owned by one person.

**Joint Account With Survivorship (And Not As Tenants In Common).** Such an account is owned by two or more persons. Each of you intend that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account ownership as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship (As Tenants In Common).** Such an account is owned by two or more persons but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of endorsements" necessary for withdrawal.

**Pay-on-Death Account (subject to this agreement).** If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, with right of survivorship. Any such beneficiary may withdraw all or any part of the account balance. The person(s) creating this account type reserves the right to: (1) change beneficiaries; (2) change account types; and (3) withdraw all or part of the deposit at any time.

**Trust Account Subject to Separate Agreement.** We will abide by the terms of any separate agreement which clearly pertains to this account and which you file with us. Any additional consistent terms stated on this form will also apply.

**Set-Off.** You agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

**Balance Computation Method.** We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.

**Transaction Limitations.** You cannot make additional deposits to this account during a term (other than credited interest). You cannot withdraw principal from this account without our consent except on or after maturity. (For accounts that automatically renew, there is a grace period after each renewal date during which withdrawals are permitted without penalty.)

In certain circumstances, such as the death or incompetence of an account owner, 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.

**For Accounts that Automatically Renew.** Each renewal term will be \_\_\_\_\_, beginning on the maturity date (unless we notify you, in writing, before a maturity date, of a different term for renewal).

You must notify us in writing before, or within a \_\_\_\_\_ day grace period after, the maturity date if you do not want this account to automatically renew.

Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.

The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On accounts with terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

See your plan disclosure if this account is part of an IRA or Keogh.



## SCHEDULE OF FEES

Account Activity printout	\$3 per copy
Account or Balance Inquiry by phone	\$2.00
Account Reconciliation	\$12 per hour
ATM fees (First Service Bank and MoneyPass ATMs)	No transaction fees
ATM fees (non First Service Bank and MoneyPass ATMs) -	
Withdrawal	\$2.00
Inquiry	\$1.00
Transfer	\$1.00
Bill Payment Item Copy Request	\$25.00
Cashier's Checks	\$3 (Veteran's Product = \$1)
Check Cashing - non customers	\$1 per \$100, \$3 minimum
Check printing charges	Prices will vary
Coin Counting (customers)	Up to 3% of total coin counted ( <i>fee does not apply to Franklin &amp; Sammy Savings account holders</i> )
Coin Counting (non-customers)	Up to 10% of total coin counted
Collections-Domestic Checks and Insurance drafts	\$40.00
Collections-Foreign drafts & checks	\$30.00
Collections-Foreign and Domestic (returned items)	\$25.00
Debit Card	Free
Replacement	\$5.00
Dormant Account Fee - Checking	\$5.00 per month after dormant for 1 year
Dormant Account Fee - Savings	\$5.00 per month after dormant for 2 years
Electronic Account Statements	Free
Foreign Currency Exchange	\$24.50
Garnishment Processing Fee	\$50.00
Insufficient Funds / NSF Charge (per item)	\$29.95
Internet Banking	Free
Internet Banking with Bill Pay	Free if one bill is paid in billing cycle; \$5.95 if no bills paid within 30-day billing cycle (based on customer enrollment date)
Item Copies	\$0.25 per item
Mobile Banking	Free
Notary Services	Free
Overdraft / Returned Item Fee* (per item)	\$29.95
Overdraft (continued, beginning 8th business day)	\$5.00 per day
<i>*Overdraft fees apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means.</i>	
Prepaid Cards:	
Visa Gift Card for Customers (non-reloadable)	\$2.00

Travel EMV Card for Customers	\$7.00
Reloadable Card for Customers	\$5.00
Reload Card fee (excluding Gift Card)	\$2.00
Research (per hour)	\$25 per hour
Rush Debit Card	\$25
Rush PIN Mailer	\$25
Safe Deposit Box (per year)	<i>Some sizes are not available at all locations</i>
3 x 5	\$16.00
5 x 5	\$24.00
3 x 10	\$32.00
5 x 10	\$40.00
10 x 10	\$60.00
15 x 15	\$75.00
Safe Deposit Box Drilling or Key Replacement(s)	\$250.00
Special Statements (with checks) per statement	\$5.00
Stop Payment	\$20.00
Stop Payment through Bill Pay	\$30.00
Telephone Transfer request by phone	\$2.00
Temporary Checks	Free at account opening; then \$3.00 per sheet thereafter
Wire Transfers	
Customers Only:	
Outgoing	\$17.50
Incoming	No charge
Foreign (Out of Country): Outgoing and Incoming	Varies according to cost
Return wire fees (3rd party pass-through)	Varies

**Updated July 2021**



# SCHEDULE OF FEES

As of March 1, 2022

<b>Account Activity Printout</b>	\$3 per copy
<b>Account Inquiry or Telephone Transfer by Phone</b>	\$2.00
<b>ATM Fees</b> (First Service Bank and MoneyPass® ATMs)	No transaction fees
<b>ATM Fees</b> (non First Service Bank and MoneyPass® ATMs) -	
Withdrawal	\$2.00
Inquiry	\$1.00
Transfer	\$1.00
<b>Bill Payment Item Copy Request</b>	\$25.00
<b>Cashier's Checks</b>	\$3 (Veteran's Product = \$1)
<b>Check Cashing</b> - non customers	\$1 per \$100, \$3 minimum
<b>Check Printing Charges</b>	Prices will vary
<b>Coin Counting</b> (customers, excluding minors)	Up to 3% of total coin counted
<b>Coin Counting</b> (non-customers)	Up to 10% of total coin counted
<b>Collections-Domestic Checks and Insurance Drafts</b>	\$40.00
<b>Collections-Foreign Drafts and Checks</b>	\$30.00
<b>Collections-Foreign and Domestic</b> (returned items)	\$25.00
<b>Debit Card</b> at Account Opening	Free
<b>Replacement Debit Card</b>	\$5.00
<b>Dormant Account Fee</b> - Checking	\$5.00 per month after dormant for 1 year
<b>Dormant Account Fee</b> - Savings	\$5.00 per month after dormant for 2 years
<b>Electronic Account Statements</b>	Free
<b>Foreign Currency Exchange</b>	\$24.50
<b>Garnishment Processing Fee</b>	\$50.00
<b>Insufficient Funds / NSF Charge</b> (per item)	\$29.95
<b>Internet Banking</b> with or without Bill Pay	Free
<b>Mobile Banking</b>	Free
<b>Notary Services</b>	Free
<b>Overdraft / Returned Item Fee*</b> (per item)	\$29.95
<b>Overdraft</b> (continued, beginning 8th business day)	\$5.00 per day
<i>*Overdraft fees apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means.</i>	
<b>Prepaid Visa Gift Card for Customers</b> (non-reloadable)	\$2.00
<b>Prepaid Travel EMV Card for Customers</b>	\$7.00
<b>Prepaid Reloadable Visa Card for Customers</b>	\$5.00
Reload Card fee (excluding Gift Card)	\$2.00
<b>Research Fee</b>	\$25 per hour
<b>Rush Debit Card and PIN Mailer</b>	\$50
<b>Safe Deposit Box Annual Rent</b>	
<i>Some sizes are not available at all locations</i>	
3 x 5 - \$16.00	5 x 5 - \$24.00
3 x 10 - \$32.00	5 x 10 - \$40.00
10 x 10 - \$60.00	15 x 15 - \$75.00
<b>Safe Deposit Box Drilling or Key Replacement(s)</b>	\$250.00
<b>Stop Payment</b>	\$30.00
<b>Temporary Checks</b>	Free at account opening; then \$3.00 per sheet thereafter
<b>Wire Transfers (Customers only):</b>	
Outgoing	\$25.00
Incoming	No charge
Foreign (out of country): Outgoing and Incoming	Varies according to cost
Return wire fees (3rd party pass-through)	Varies

**FACTS****WHAT DOES FIRST SERVICE BANK  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balance and payment history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Service Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Service Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	N/A
<b>For nonaffiliates to market to you</b>	NO	N/A

<b>Questions?</b>	Call 800-669-2517 or go to <a href="http://www.1stservicebank.com">www.1stservicebank.com</a>
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## Who we are

Who is providing this notice?

First Service Bank

## What we do

How does **First Service Bank** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **First Service Bank** collect my personal information?

We collect your personal information, for example, when you

- Open an account or make a deposit or withdrawal
- Apply for a loan or make a wire transaction
- Use your debit card or write a check

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First Service Bank does not share information with affiliates*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First Service Bank does not share information with nonaffiliates so they can market to you*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First Service Bank does not participate in joint marketing*

## Other important information

# Consent to Contact You By Telephone, Text and Email

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Financial Institution

"We" means Financial Institution, agents and assignees. "You" means the Consumer.

We thank you for your business. We want to provide you with the best possible service in our ongoing business relationship for any and all accounts and services ("Your Account") in your name solely, jointly or as a representative of others. This consent updates any previous Consent and further supersedes previous revocations of consent, if any, by you.

To accomplish this, we may need to contact you from time to time by telephone, text messaging, or email about Your Account. However, we first obtain your consent to contact you about Your Account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and the associated federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to Your Account.
- ◆ Your consent is voluntary; and any purchase of products or services from us is not conditioned on your consent.

With the above understandings and by signing and opting-in below, you authorize us to contact you regarding Your Account throughout its existence using any telephone numbers or email addresses that:

- ◆ You have previously provided to us by virtue of an existing business relationship;
- ◆ You have provided above; and
- ◆ You may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

You may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us. We thank you again for your business and this opportunity to serve you. You agree to be opted-in for TCPA by acknowledging this form in the Online Account Opening process. If you would like to change your TCPA selection, please contact 1-800-669-2517.