

## TRUTH IN SAVINGS DISCLOSURE

Accurate as of 12/01/2017

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular. We reserve the right to at any time require not less than a seven (7) day notice in writing before any withdrawal from this account. The interest rate and annual percentage yield stated below are accurate as of the above listed date. If you would like more current rate and yield information, please call us at 765-342-6695.

### **SIMPLY FREE CHECKING**

**Minimum balance requirements** - To open the account a \$50.00 opening balance is required.

**Minimum balance to avoid imposition of fees:** This account will not be accessed monthly service fees.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is closed within 90 days of opening.

### **DIRECT INTEREST CHECKING**

**Variable Rate** - The interest rate for your account is 0.04% with an annual percentage yield of 0.04%. Your interest rate and annual percentage yield may change.

**Minimum account requirements** - To open the account a \$50.00 opening balance is required. This account will need to receive a direct deposit or have an automatic payment.

**Minimum balance to avoid imposition of fees:** This account will not be accessed monthly service fees.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

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

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is close within 90 days of opening.

### **50+ INTEREST CHECKING**

**Variable Rate** - The interest rate for your account is 0.04% with an annual percentage yield of 0.04%. Your interest rate and annual percentage yield may change.

**Minimum account requirements** - To open the account a \$50.00 opening balance is required. This account will need to have one account owner over the age of 50.

**Minimum balance to avoid imposition of fees:** This account will not be accessed monthly service fees.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

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

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is closed within 90 days of opening.

### **INTEREST PLUS CHECKING**

**Variable Rate** - The interest rate for your account is 0.04% with an annual percentage yield of 0.04%. An additional interest rate of 0.1% if you maintain an average daily balance of \$1500.00. We may change the interest rate on your account at any time.

**Minimum account requirements** - To open the account a \$50.00 opening balance is required.

**Minimum balance to avoid imposition of fees:** This account must maintain an account balance of \$1500.00 or you will receive a \$6.00 monthly service fee.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

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

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is closed within 90 days of opening.

**HEALTH SAVING ACCOUNT**

**Variable Rate** - The interest rate for your account is 0.10% with an annual percentage yield of 0.10%. An additional interest rate of 0.65% if you maintain an average daily balance of \$2500.00. We may change the interest rate on your account at any time.

**Minimum account requirements** - To open the account a \$50.00 opening balance is requested.

**Minimum balance to avoid imposition of fees:** This account will not be accessed monthly service fees.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

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

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply.

**SIMPLE REWARDS MONEY MARKET**

**Variable Rate** - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of the date printed above, these tiers and applicable rates are as follows:

Daily balance less than \$9,999.99	0.15% Annual percentage yield with a simple rate of 0.15% on the entire balance
Daily balance from \$10,000.00 to \$99,999.99	0.30% Annual percentage yield with a simple rate of 0.30% on the entire balance
Daily balance over \$100,000.00 to \$249,999.99	0.55% Annual percentage yield with a simple rate of 0.55% on the entire balance
Daily balance over \$250,000.00	0.75% Annual percentage yield with a simple rate of 0.75% on the entire balance

Accountholder is eligible to receive a 0.50% thank you bonus if you maintain a valid Home Bank checking account with 15 debit card transactions (PIN or signature excluding ATM withdrawals) per statement cycle.

\*Purpose and Use Expectations: This account is intended to be the accountholder's primary checking account in which day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and cleared (settled). Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a month statement cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's thank you bonus and could possibly not be considered to count towards earning the thank you bonus.

**Determination of Rate** - At our discretion, we may change the interest rate on your account at any time.

**Minimum Balance Requirements** - To open the account a \$50.00 opening balance is required. These must constitute funds not currently on deposit at Home Bank SB.

**Minimum balance to avoid imposition of fees** - There is no service fee for this account regardless of your balance.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest. If the account is closed, you will forfeit any rewards that have not been credited to your account.

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

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Transaction Limits** - Transfers from a Simple Rewards Money Market Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to **six (6)** per monthly statement cycle.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is closed within 90 days of opening.

**CHRISTMAS CLUB**

**Variable Rate** - The interest rate for your account is 0.01% with an annual percentage yield of 0.01%. Your interest rate and annual percentage yield may change. We may change the interest rate on your account at any time.

**Minimum balance requirements and balance to avoid fees** - To open the account a \$10.00 opening balance is required. To obtain annual percentage yield disclosed, you must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest. We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Maturity and Renewal** - Once the account is opened, it will mature the following October. A check, or direct deposit, for the balance in the account (your deposits plus accrued and credited interest) will be mailed/deposited to you shortly after the maturity date. This account will renew automatically.

## TRUTH IN SAVINGS DISCLOSURE

Accurate as of 12/01/2017

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is closed within 90 days of opening.

### **Simply Free Savings**

**Variable Rate** - The interest rate for your account is 0.15% with an annual percentage yield of 0.15%. Your interest rate and annual percentage yield may change. We may change the interest rate on your account at any time.

**Minimum balance requirements** -To open the account a \$10.00 opening balance is required.

**Minimum balance to avoid imposition of fees** - This account will not be assessed monthly service fees. \*Early closeout fee of \$15.00 if closed within 90 days of opening.

**To obtain annual percentage yield disclosed** - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**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 noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Transaction Limits** - Transfers from a Hometown Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to **six [6]** per monthly statement cycle.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply.

### **SPROUT ACCOUNT SAVINGS**

**Variable Rate** - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate for your account is as follows:

Daily balance less than \$2499.99	0.15% annual percentage yield with a simple rate of 0.15%
Daily balance greater than \$2500.00	0.25% annual percentage yield with a simple rate of 0.25%

**Determination of Rate** - At our discretion, we may change the interest rate on your account at any time.

**Minimum balance requirements** - To open the account a \$10.00 opening balance is required.

**Minimum balance to avoid imposition of fees** - This account will not be assessed monthly service fees. \*Early closeout fee of \$15.00 if closed within 90 days of opening.

**To obtain annual percentage yield disclosed** - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Compounding and Crediting** - Interest will be compounded and credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**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 noncash deposits** - Interest begins to accrue on the business day you deposit noncash items-for example, checks.

**Transaction limits** - Transfers from a Sprout Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to **six [6]** per monthly statement cycle.

**Dormant Account** – A dormant fee will be imposed monthly if there is no account activity for a period of twenty-four (24) months or greater.

**Additional Account Fees** – Please refer to the current Home Bank Fee Schedule for other related fees that could apply. Early close out fee of \$15.00 will apply if the account is close within 90 days of opening.