

TRUTH IN SAVINGS

**TriStar
TriStar Bank
719 East College Street
Dickson, Tennessee 37055
(615)446-7100**

TriStar Gold

ELIGIBILITY REQUIREMENTS. Must be 62 years of age or older.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$10,000.00	0.100%	0.10%
2	Equal to or greater than \$10,000.00 but less than \$25,000.00	0.150%	0.15%
3	Equal to or greater than \$25,000.00 but less than \$80,000.00	0.200%	0.20%
4	Equal to or greater than \$80,000.00 but less than \$100,000.00	0.300%	0.30%
5	Equal to or greater than \$100,000.00	0.400%	0.50%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account principal monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. The initial funding deposit amount for accounts opened online is limited to between \$100.00 and \$300.00. A monthly service fee of \$5.95 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$5,000.00.

The monthly service fee is also waived for total deposits over \$10,000 in all TriStar Bank deposit accounts. The monthly service fee will be waived should you choose to receive eStatements.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per statement cycle will be charged after 12 statement cycles of inactivity. This fee only applies if your account falls below \$250.00 any day during statement cycle.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: ATM and Debit Card transactions, checks, then ACH transactions. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Four (4) ATM Surcharge refunds per statement cycle.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.