

INDIVIDUAL RETIREMENT ACCOUNT

CERTIFICATE OF DEPOSIT

Rate Information: This Account is an interest bearing account. The interest rate on the account is (based on current rate with an annual percentage yield). The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until (maturity date). Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded (based on the term) and will be credited to the account (based on the term). Interest on your account will be credited by adding the interest to the principal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. ANNUAL CONTRIBUTIONS ALLOWED. REQUIRED MINIMUM DISTRIBUTIONS ALLOWED.

Time Account Information: Your account will mature on (maturity date). If you withdraw any of the principal before the maturity date, we will impose a penalty of (based on term) days' interest. This account will automatically renew. You will have 10 after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Account Fees: The following fee applies to this account: Indemnity Bond for Lost Certificates of Deposit: .

INTRODUCTION. We appreciate your decision to open a time deposit account with us. This form (called this "Agreement") contains certain terms of the account. By signing the Signature Card for this account, you agree that you have deposited the Deposit Amount with the Financial Institution. You also agree to keep the money on deposit until the Maturity Date, and you agree to all of the terms in this Agreement.

Defined Words. In this Agreement, the words "you", "your" and "yours" mean each and all of the Account Holders. The word

"Account" means this time deposit account. The words "we", "us" and "our" mean the Financial Institution.

Opening the Account. This Account is effective on the Issue Date and is valid on the date we receive credit for the items you deposit to open the Account. Deposits of foreign money are changed to U.S. dollars on the date of deposit, and are shown as U.S. dollars on our records.

INTEREST RATE. The interest rate is the annual rate of interest paid on the Account which does not reflect compounding ("Interest Rate"), and is based upon the interest accrual basis described above.

AUTOMATIC RENEWAL POLICY. If the Account will automatically renew as described above, all amounts not withdrawn will automatically renew on each Maturity Date for the term described above in the Time Account Information section. We will calculate interest on a renewed account at the interest rate then in effect for time deposits with the same Deposit Amount and term. If you want to withdraw money from the Account, you must notify us during the grace period after the Maturity Date.

EARLY WITHDRAWAL PENALTY. You agree not to withdraw any money from the Account until the Maturity Date. If you withdraw any money from the Account before the Maturity Date, you may have to pay an early withdrawal penalty. We will consider your request to withdraw money before the Maturity Date. If we let you withdraw money before the Maturity Date, you will pay us the penalty shown above.

Minimum Required Penalty. If you withdraw money within six (6) days after the date of deposit, the Minimum Required penalty is seven (7) days' simple interest on the withdrawn funds. If partial early withdrawal(s) are permitted, we are required to impose the Minimum Required Penalty on the amount(s) withdrawn within six (6) days after each partial withdrawal. The early withdrawal penalty may be more than the Minimum Required Penalty. You pay the early withdrawal penalty by forfeiting part of the accrued interest on the Account. If your Account has not earned enough interest, or if the interest has been paid, we take the difference from the principal amount of your Account.

Exceptions. We may let you withdraw money from your Account before the Maturity Date without an early withdrawal penalty: (1)

when one or more of you dies or is ruled legally incompetent by a court or government body; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the Account is an IRA or a Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within a certain grace period (if any).

RIGHT OF SETOFF. We may use our right of setoff against any or all of your accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, if allowed by law. This means that we may charge your deposit accounts for any of your liabilities or debts to us. If the Account is a joint account, we may set off against the entire balance of the Account, irrespective of who contributed the funds to the Account, as well as against any and all accounts of each Account Holder, even though only one joint Account Holder owes us money. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

OTHER ACCOUNT RULES. The following rules also apply to the Account.

Surrender of Instrument. We may require you to endorse and give us this form when you withdraw or transfer money or close the

Account. If you lose this form, you will give us a signed affidavit or other form that we require. Also, you will protect us from liability.

Death of Account Holder. You will notify us immediately if any other Account Holder dies. We may hold money in the Account until we receive all required forms and instructions.

Indemnity. If you ask us to follow instructions that we feel may expose us to any claim, liability or damages, we may refuse to follow your instructions or we may require a bond or other protection. For example, we may request your promise to defend us against exposure and to pay all of our legal fees and costs for the defense.

Pledge. You will not pledge the Account.

PASSBOOK IRA SAVINGS ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate on the account is (based on current rate) with an annual percentage yield of (based on current rate). The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.