

PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD

Certificate of Deposits
_____ Month

Rate Information

The interest rate on your account is _____% with an *APY of _____%
 You will be paid this rate until first maturity.

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the daily balance method.

Minimum Balance to Open the Account

You must deposit \$1,000.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

You must obtain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield. A withdrawal of earnings will decrease your APY.

Daily 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 Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. A penalty will apply. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time Requirements

Your account will mature on _____.

Early Withdrawal Penalties

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 The penalty will be an amount equal to **one half the certificate term in** interest on the amount withdrawn. There are certain circumstances, such as death or incompetence of an owner, where we will waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of Interest prior to Maturity

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatic Renewable Time Account

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within any grace period mentioned below, or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Grace period is ten days after your maturity date.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance and other features of the original time deposit.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**IRA Certificate of Deposits
_____ Months**

Rate Information

The interest rate on your account is _____ with an *APY _____
You will be paid this rate until first maturity.

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the daily balance method.

Minimum Balance to Open the Account

You must deposit \$10.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

You must obtain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield. A withdrawal of earnings will decrease your APY.

Daily 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 Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

You may make contribution deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. A penalty will apply. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time Requirements

Your account will mature on _____.

Early Withdrawal Penalties

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 **one half the certificate term in** interest on the amount withdrawn. There are certain circumstances, such as death or incompetence of an owner, where we will waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of Interest prior to Maturity

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatic Renewable Time Account

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within any grace period mentioned below, or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Grace period is ten days after your maturity date.

Fixed Rate - Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance and other features of the original time deposit.

Variable Rate – Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Secure Plus Checking Account
Type 62**

Rate Information

This account is a non-interest bearing account

Minimum Balance to Open the Account

You must deposit \$50.00 to open this account.

Minimum Balance

No minimum balance requirements

Minimum Service Fee

A service fee of \$4.95 will be imposed each monthly statement cycle.

Sweep Protection

A sweep protection service is available. This service preauthorizes the transfer of funds from your E-statement savings account or a second checking account to this checking account in an amount sufficient to cover an overdraft. There is a fee of \$3.00 per transfer which is charged to the account at the end of the monthly statement cycle.

PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD

eChecking Account
Type 63

Rate Information

This account is a non-interest bearing account

Minimum Balance to Open the Account

You must deposit \$50.00 to open this account.

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No monthly service fee

Sweep Protection

A sweep protection service is available. This service preauthorizes the transfer of funds from your E-statement savings account or a second checking account to this checking account in an amount sufficient to cover an overdraft. There is a fee of \$3.00 per transfer which is charged to the account at the end of the monthly statement cycle.

PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD

55+ Checking Account
Ages 55 and Better
Type 69

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the average daily balance method.

Minimum Balance to Open the Account

You must deposit \$50.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements to earn APY.

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No monthly service fee

Average Daily Balance Computation Method

This method applies to a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Sweep Protection

A sweep protection service is available. This service preauthorizes the transfer of funds from your E-statement savings account or a second checking account to this checking account in an amount sufficient to cover an overdraft. There is a fee of \$3.00 per transfer which is charged to the account at the end of the monthly statement cycle.

*APY – Annual Percentage Yield

PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD

Investors Choice Checking Account
Type 70

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the average daily balance method.

Minimum Balance to Open the Account

You must deposit \$1,000.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements to earn APY.

Minimum Balance to Avoid Imposition of Fees

A service fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000

Average Daily Balance Computation Method

This method applies to a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Sweep Protection

A sweep protection service is available. This service preauthorizes the transfer of funds from your E-statement savings account or a second checking account to this checking account in an amount sufficient to cover an overdraft. There is a fee of \$3.00 per transfer which is charged to the account at the end of the monthly statement cycle.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**College Bound Checking Account
Ages 16 to 24
Type 71**

Rate Information

This account is a non-interest bearing account

Minimum Balance to Open the Account

You must deposit \$50.00 to open this account.

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No monthly service fee

Sweep Protection is available for this account.

A sweep protection service is available. This service preauthorizes the transfer of funds from your E-statement savings account or a second checking account to this checking account in an amount sufficient to cover an overdraft. There is a fee of \$3.00 per transfer which is charged to the account at the end of the monthly statement cycle.

Maximum Debit Card Incentive

Peru Federal Savings Bank will never charge you a withdrawal fee for using any ATM & we will waive up to 6 fees per month, charged by other banks for the use of their ATM, up to a maximum of \$20 per month. Monthly E-mail Statements are required to obtain this feature.

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Money Market Account
Type 61**

Rate Information

The interest rate on your account is determined by the account average daily balance.
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

\$ 0.00 to \$ 499.99	_____ % with and APY of _____ %
\$ 500.00 to \$ 2,499.99	_____ % with and APY of _____ %
\$ 2,500.00 to \$ 24,999.99	_____ % with and APY of _____ %
\$ 25,000.00 to \$99,999.99	_____ % with and APY of _____ %
\$100,000.00 and up	_____ % with and APY of _____ %

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the average daily balance method.

Minimum Balance to Open the Account

You must deposit \$100.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements

Minimum Balance to Avoid Imposition of Fees

A service fee of \$1.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$100.00.

Average Daily Balance Computation Method

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

Transfers from a Money Market Deposit account to another account or to a third party by preauthorized automatic, telephone transfer, or internet banking are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties. There is no in person transaction limit.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Investor's Money Market Account
Type 60**

Rate Information

The interest rate on your account is determined by the account average daily balance.
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

\$ 0.00 to \$99,999.99 _____ % with and APY of _____ %

\$ 100,000.00 to \$249,999.99 _____ % with and APY of _____ %

\$250,000.00 and up _____ % with and APY of _____ %

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the average daily balance method.

Minimum Balance to Open the Account

You must deposit \$10,000.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements

Minimum Balance to Avoid Imposition of Fees

A service fee of \$25.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$10,000.00.

Average Daily Balance Computation Method

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

Transfers from a Money Market Deposit account to another account or to a third party by preauthorized automatic, telephone transfer, or internet banking are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties. There is no in person transaction limit.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Passbook Savings Account
Type 01**

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every quarter. Interest will be credited to your account every quarter, calculated using the daily balance method.

Minimum Balance to Open the Account

You must deposit \$100.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

You must obtain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

Minimum Balance to Avoid Imposition of Fees

A service fee of \$1.00 will be imposed each calendar quarter if the average daily balance per quarter falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the quarter period and dividing that figure by the number of days in the period.

Daily Balance Computation Method

We use the daily 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 Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

Withdrawals from a passbook savings account are limited to in person transactions ONLY.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Statement Savings Account
Type 02**

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the daily balance method.

Minimum Balance to Open the Account

You must deposit \$100.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

You must obtain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

Minimum Balance to Avoid Imposition of Fees

A service fee of \$1.00 will be imposed each month if the average daily balance per month falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the period.

Daily Balance Computation Method

We use the daily 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 Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

Transfers from a Statement Savings Deposit account to another account by preauthorized automatic, telephone transfer, or internet banking are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties. There is no in person transaction limit.

*APY – Annual Percentage Yield

PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD

E-Savings Account
Type 03

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the daily balance method.

Minimum Balance to Open the Account

You must deposit \$100.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

You must obtain an average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

Minimum Balance to Avoid Imposition of Fees

A service fee of \$1.00 will be imposed each month if the average daily balance per month falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the period.

Daily Balance Computation Method

We use the daily 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 Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

Transfers from an E-Savings Deposit account to another account or to a third party by preauthorized automatic, telephone transfer, or internet banking are unlimited, with no transfers by check, draft, debit card, or similar order to third parties. There is no in person transaction limit. Monthly E-mail Statements are required.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Super Savers Savings Plan Account
Age 12 and Under
Type 04**

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every quarter. Interest will be credited to your account every quarter, calculated using the daily balance method.

Minimum Balance to Open the Account

You must deposit \$25.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No monthly service fee

Daily Balance Computation Method

We use the daily 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 Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

Withdrawals from a super savers savings plan account are limited to in person transactions ONLY.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Christmas Club Account
Type 15**

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every quarter. Interest will be credited to your account every quarter and at scheduled club's end. The daily balance method is used to calculate your interest.

Minimum Balance to Open the Account

No minimum opening deposit

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No service fee

Daily Balance Computation Method

This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

If any withdrawal is made from this account before scheduled club end then this account may be closed.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Vacation Club Account
Type 25**

Rate Information

The interest rate on your account is _____% with an *APY of _____%
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every quarter. Interest will be credited to your account every quarter and at scheduled club's end. The daily balance method is used to calculate your interest.

Minimum Balance to Open the Account

No minimum opening deposit

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No service fee

Daily Balance Computation Method

This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

Transaction Limitations

If any withdrawal is made from this account before scheduled club end then this account may be closed.

*APY – Annual Percentage Yield

**PERU FEDERAL SAVINGS BANK
TRUTH IN SAVINGS DISCLOSURE – REG. DD**

**Health Savings Account
Type 73**

Rate Information

The interest rate on your account is determined by the account average daily balance.
(If the figures are not filled in, please see the rate sheet attached to this disclosure)

\$ 0.00 to \$ 2,499.99	_____ % with and APY of _____ %
\$ 2,500.00 to \$ 4,999.99	_____ % with and APY of _____ %
\$ 5,000.00 to \$ 9,999.99	_____ % with and APY of _____ %
\$ 10,000.00 and up	_____ % with and APY of _____ %

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Determination of Rate

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

Compounding and Crediting Frequency

Interest will be compounded every month. Interest will be credited to your account every month, calculated using the average daily balance method.

Minimum Balance to Open the Account

You must deposit \$100.00 to open this account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

No minimum balance requirements to earn APY.

Minimum Balance to Avoid Imposition of Fees

No minimum balance requirements / No monthly service charge

Average Daily Balance Computation Method

This method applies to a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of Interest on Non-cash Deposits

Interest begins to accrue on the business day you deposit non-cash items.

*APY – Annual Percentage Yield