

Truth in Savings Disclosure

**Corporate
Fidelity Bank
321 St. Charles Ave.
New Orleans, LA 70130**

TISA Disclosure for SV Product 690

CHRISTMAS CLUB

RATE INFORMATION

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

| | Interest Rate | APY |
|--------------------------------------|------------------|------|
| Balances Through \$99,999,999,999.99 | .0500% | .05% |

Your interest rate and annual percentage yield may change. The interest rate for your account is determined by Fidelity Bank and we may modify the Interest Rate and Annual Percentage Yield without notice. At our discretion, we may change the interest rate on your account at any time. Current rate information for your account can be obtained by calling (504) 523-FAST, or 1-877-931-3278, or visiting www.bankwithfidelity.com.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$5.00 to open this account.

DEPOSITS

Electronic fund transfer (EFT) deposits into the account must be as follows:

- o Weekly EFT deposits of a minimum of \$5.00 each or
- o Bi-monthly EFT deposits of a minimum of \$10.00 each or
- o Monthly EFT deposits of a minimum of \$20.00 each

Unlimited additional deposits made in-person or by mail are allowed at any time. Any EFT transactions established will continue indefinitely until Fidelity is notified by you to discontinue such transactions. If no deposits are made to the account between interest credit dates, the account will automatically be closed.

ADDITIONAL REQUIREMENTS

To be eligible for the Christmas Club account, you must have a Fidelity checking or savings account. The balance of your Christmas Club account will be transferred to your designated Fidelity checking or savings account on the disbursement date. Please refer to the ANNUAL DISBURSEMENT section for more information.

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.

PAYMENT OF INTEREST

Interest is compounded daily and will be credited to your account annually on the 5th of October. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit any cash or non cash items.

ANNUAL DISBURSEMENT

An internal transfer will occur to the account holder's designated Fidelity checking or savings for the balance of the Christmas Club account annually on October 5th. If this date falls on a Saturday, Sunday or a non-business day the transfer will occur on the next business day.

TRANSACTION LIMITATIONS

After the account is opened, you may not make withdrawals from the account. A withdrawal prior to the date interest is credited would have the effect of closing the account. We reserve the right to require at least seven days notice prior to withdrawal or transfer of funds.

FEEES

Other fees may be charged to your account; see the fee schedule in the additional information given to you.

