

# Truth in Savings Disclosure

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

5/14/2020

TISA Disclosure for SV Product 640

## PREMIER SAVINGS

### RATE INFORMATION

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

		Interest Rate	APY
Balances Through	\$99,999,999,999.99	.2500%	.25%

The interest rate for your account is determined by Fidelity Bank and we may modify the Interest Rate and Annual Percentage Yield without notice. Your interest rate and annual percentage yield may change. 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](http://www.bankwithfidelity.com).

\*Fees may reduce your earnings

### MINIMUM BALANCE REQUIREMENTS

You must deposit \$ 50.00 to open this account.

No monthly service charge for this account.

You must have a Premier Checking account to have a Premier Savings account.

### 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 monthly. If you close your account before interest is credited, the accrued interest will be paid. Interest begins to accrue on the business day you deposit any cash or non-cash items.

We may require not less than 7 days notice in writing before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

### Transaction Limitations

Federal regulations limit the transaction that can be made on savings accounts to no more than six (6) automatic or preauthorized transfers that post and clear per monthly statement cycle. This includes account transfers or payments initiated by telephone, mobile banking, online banking, checks payable to third parties, as well as automatic debits and transfers. Limitation does not apply to withdrawals made in person, by mail, by messenger, or at an ATM. An excessive transaction fee of \$10 per withdrawal in excess of six (6) per monthly statement cycle will be applied.

### FEES

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



