

TRUTH IN SAVINGS

Fidelity Bank
353 Carondelet Street
New Orleans, Louisiana 70130
(504)569-3594
www.bankwithfidelity.com

MONEY MARKET FUND

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

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$123.45	1.000%	1.00%

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 daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A Monthly Service Charge of \$5.00 will be imposed every month if the average daily balance for the day falls below \$2,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. Dormant account fees may be charged to your account as described in the fee schedule.

EARLY CLOSURE FEE

If your account was funded, you will be charged an early closure fee of \$25.00 if you close your account within 180 days of your account opening date. Your account opening date is noted on the Account Agreement disclosure provided to you at account opening.

BANK'S OVERDRAFT PROGRAM. With our consent, certain checking accounts may be eligible to opt-in to our overdraft program. When you opt-in, you authorized us to pay certain items at our sole discretion, on ATM and certain debit card transactions. In the event you cancel your Overdraft Program, you agree that you will thereafter pay our Overdraft Paid Fee or our NSF Item Returned Fee, as applicable, in effect for each item presented for payment against your account which we, in our sole discretion, (i) return unpaid due to insufficient funds or (ii) pay, thereby creating an overdraft in your account. We reserve the right to terminate the overdraft program at our sole discretion.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. Federal regulations limit the transactions 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.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to require at least seven days notice prior to withdrawal or transfer of funds.

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.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rates on your account at any time. The interest rate for your account is determined by Fidelity Bank. Current rate information for your account can be obtained by calling (504) 523-FAST, or 1-877-931-3278, or visiting www.bankwithfidelity.com.