

Truth in Savings Disclosure

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

11/09/2016

TISA Disclosure for DD Product 180

MONEY MARKET FUND

RATE INFORMATION

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

		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$9,999.99	.0500%	.05%
\$10,000.00-	\$24,999.99	.1000%	.10%
\$25,000.00-	\$74,999.99	.1500%	.15%
Balances Over	\$74,999.99	.2000%	.20%

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.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$1,000 to open the account.

A monthly service charge of \$5.00 will be charged each month if the daily balance drops below \$2,500.00 any day of the month.

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 on a monthly basis. 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.

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.

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

FEES - Other fees may be charged to your account; see the fee schedule in the additional information given to you. Fees may reduce earnings.

