

Account Disclosure Amendment (10-01-2009)

ABSOLUTE CHECKING ACCOUNT

Any term or condition of this account may be added, deleted, amended or modified by us at any time at our sole discretion, to include, but not limited to rates, terms, minimum balance requirements or the manner in which interest may be paid. We may temporarily or permanently close accounts to new participants and/or deposits/transfers at the discretion of the savings association.

Rate Information:

The interest rate and annual percentage yield may change at any time, as determined by our board of directors or its designee. The annual percentage yield is based on a tiered account balance and applicable account requirements. Non-qualifying accounts will earn the lowest annual percentage yield quoted. Rates will be determined based on the activity of the prior month.

Please refer to the rate sheet for applicable tiers.

Compounding and crediting - Interest will be compounded every month. Interest will be credited to your account every month. The savings association may change the compounding method or the manner of paying and crediting interest at any time in its sole discretion.

Effect of closing an account - If you close your account before interest is credited; you will not receive the accrued interest.

Minimum balance requirements:

The minimum balance required to open this account is \$100.00. There is no minimum balance to earn interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of interest on deposits - Interest will begin to accrue on the business day items are deposited. Business day means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day. In the event you make a deposit on a non-business day, the deposit will begin to accrue interest on the next day that is a business day. For example, if you make a deposit on Sunday, your deposit will begin to accrue interest on the following Monday, assuming that the Monday is not a non-business day as well.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Account limitations:

Only one account per primary owner.

Fees:

No maintenance fee will be charged on this account. Refer to the Consumer Schedule of Fees for applicable fees.

Account Requirements (must be completed within the first full statement cycle): In order to receive the highest annual percentage yield all of the following is required, if all of these requirements are not met the lowest annual percentage yield will be paid on the entire account balance.

- direct deposit or actively use free online bill-pay (one payment per month must be processed)
- receive your monthly bank statement and notices on your account electronically
- use your Absolute Checking Visa Check Card at least 15 times per month for purchases

Statements:

This account will receive a monthly statement electronically once you sign-up through Online Banking. A monthly e-mail notification will be sent to the e-mail address provided by you. Statements will be available online through Online Banking.