

BANK OF LITTLE ROCK  
 MAIN OFFICE  
 200 N STATE ST  
 LITTLE ROCK, AR 72201  
 (501) 376-0800  
**TRUTH IN SAVINGS DISCLOSURE**

Terms following a  apply only if checked.

Acct: KASASA CASH

Acct #: \_\_\_\_\_

Date: \_\_\_\_\_

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (501) 376-0800.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FIXED RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. We will pay this rate \_\_\_\_\_ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates \_\_\_\_\_ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

**VARIABLE RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

**Determination of rate**

At our discretion, we may change the interest rate on your account.

The interest rate for your account \_\_\_\_\_

The fixed initial rate is not determined by this rule.

The initial interest rate on your account \_\_\_\_\_

Subsequent rates \_\_\_\_\_

**Frequency of rate change**

We may change the interest rate on your account \_\_\_\_\_ at any time.

Your initial interest rate will not change \_\_\_\_\_

We may change the interest rate on your account at that time and \_\_\_\_\_ thereafter.

**Limitations on rate changes**

The interest rate for your account will not \_\_\_\_\_ by more than \_\_\_\_\_ each \_\_\_\_\_ .

The interest rate will not be less than \_\_\_\_\_ % or more than \_\_\_\_\_ %.

The interest rate will not \_\_\_\_\_

\_\_\_\_\_ the interest rate initially disclosed to you.

**Minimum Balance Requirements**

To open the account. You must deposit at least \$ 100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_

if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_ .

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_

if the average daily balance for the \_\_\_\_\_ falls below \$ \_\_\_\_\_ .

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.

The period we use is \_\_\_\_\_ .

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the \_\_\_\_\_ falls below

\$ \_\_\_\_\_. 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.

The period we use is \_\_\_\_\_.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ \_\_\_\_\_ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$ \_\_\_\_\_ to obtain the disclosed annual percentage yield. 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.

The period we use is \_\_\_\_\_.

**Compounding and Crediting**

Frequency - Interest will not \_\_\_\_\_ be compounded monthly, instead

Interest will be credited mthly to Kasasa Saver  
Refer to TISA Addendum

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

**Balance Computation Method**

Daily Balance 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.

Average Daily Balance 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.

The period we use is \_\_\_\_\_.

**Accrual of interest on noncash deposits**

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue \_\_\_\_\_

you deposit noncash items (for example, checks).

**Bonuses**

You will \_\_\_\_\_

as a bonus \_\_\_\_\_

You must maintain a minimum \_\_\_\_\_ of \$ \_\_\_\_\_

to obtain the bonus.

To earn the bonus, \_\_\_\_\_

**Transaction Limitations**

The minimum amount you may deposit is \$ \_\_\_\_\_.

The minimum amount you may withdraw is \$ \_\_\_\_\_.

During any \_\_\_\_\_, you may not make more than \_\_\_\_\_ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

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You may only make \_\_\_\_\_ deposits into your account each statement cycle.

You may only make \_\_\_\_\_ ATM \_\_\_\_\_ your account each statement cycle.

You may only make \_\_\_\_\_ preauthorized transfers \_\_\_\_\_ your account each statement cycle.

**Additional Terms**

\*SEE ATTACHED ADDENDUM FOR ADDITIONAL TERMS\*

BANK OF LITTLE ROCK  
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200 N STATE ST  
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**TRUTH IN SAVINGS DISCLOSURE  
ADDENDUM**

Acct: KASASA CASH

Acct #: \_\_\_\_\_

Date: \_\_\_\_\_

**TIERED RATES THAT APPLY TO THIS ACCOUNT:**

DAILY BALANCE	RATE	APY
\$ 0.00 - \$10,000	2.23 %	2.25 %
\$ 10,001 & ABOVE	.25 %	2.25%-0.43%

You must meet the Minimum Monthly Activity Requirements to obtain the APY disclosed.

**MINIMUM MONTHLY ACTIVITY REQUIRED:**

- \* 10 debit card purchases (excluding ATM transactions) to post and settle your account per Qualification Cycle.
- \* One direct deposit or one ACH debit to post and settle your account per Qualification Cycle.
- \* Be enrolled and receive electronic statement monthly.
- \* Maintain a valid e-mail address on file with the bank.

Transactions may take one or more banking days from the date transaction was made to post to and settle an account.

Transfers between accounts do not count as qualifying transactions.

ATM transactions do not count towards qualifying debit card transactions.

Enrollment in online banking and/or electronic statements is required to meet certain qualifers. Please contact us for details on how to enroll.

"Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

**IF MINIMUM MONTHLY REQUIREMENT ARE NOT SATISFIED:**

The 2nd Tuesday of each month your account will be reviewed for the Minimum Monthly Activity Requirements. If you do not meet the requirements per Qualification Cycle, your account will function as a free checking account and the entire balance will earn 0.05% APY.

**STATEMENT AVAILABILITY:** Your monthly statement will be available in Online Banking on the 2nd Thursday of each month.

**ATM FEE REFUNDS:**

If you have met your Minimum Monthly Requirements, all Domestic ATM fees incurred we will be reimbured and credited to your account on the last day of the monthly cycle.

ATM receipt must be present for reimbursement of ATM fees \$5.00 or higher.

**MINIMUM BALANCE REQUIREMENTS, FEES AND CHARGES:**

NO monthly minimum balance requirements are required.

NO monthly or annual service charge.

FREE BLR Debit Card and FREE On-Line Banking.

**INTEREST:**

The Kasasa Cash APY is based on compounding interest. Please be aware that the interest earned in Kasasa Cash is automatically transferred to Kasasa Saver each statement cycle and does not compound. As a result, the actual interest amount paid for Kasasa Cash may be less than the APY disclosed for that account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

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falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_

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transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for

the \_\_\_\_\_ falls below \_\_\_\_\_

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To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ \_\_\_\_\_ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$ \_\_\_\_\_ to obtain the disclosed annual percentage yield. 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.

The period we use is \_\_\_\_\_.

**Compounding and Crediting**

Frequency - Interest will \_\_\_\_\_ be compounded monthly

Interest will be credited monthly

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**Balance Computation Method**

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You must maintain a minimum \_\_\_\_\_

of \$ \_\_\_\_\_ to obtain the bonus.

To earn the bonus, \_\_\_\_\_

**Transaction Limitations**

The minimum amount you may deposit is

\$ \_\_\_\_\_.

The minimum amount you may withdraw is

\$ \_\_\_\_\_.

During any \_\_\_\_\_,

you may not make more than \_\_\_\_\_

withdrawals or transfers to another account of yours or to a

third party by means of a preauthorized or automatic transfer or

telephone order or instruction, computer transfer, or by check,

draft, debit card or similar order to a third party.

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You may only make \_\_\_\_\_ deposits into your account each

statement cycle.

You may only make \_\_\_\_\_ ATM \_\_\_\_\_

your account each statement cycle.

You may only make \_\_\_\_\_ preauthorized transfers

\_\_\_\_\_ your account each statement cycle.

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ADDENDUM**

Acct: KASASA SAVER

Acct #: \_\_\_\_\_

Date: \_\_\_\_\_

**TIERED RATES THAT APPLY TO THIS ACCOUNT:**

DAILY BALANCE	RATE	APY
\$0.01-\$20,000	1.00 %	1.00 %
> \$20,001	.25 %	1.00%-0.38%

The above rates apply as long as qualifications are met each Qualification Cycle on you Kasasa Cash account.

If you do not meet the qualifications on your Kasasa Cash account, the entire balance of your Kasasa Saver will earn 0.05% APY.  
(See Kasasa Cash Disclosure for required Minimum Monthly Requirements to earn stated APY)

Your monthly statement will be available in Online Banking on the 2nd Thursday of each month.

**MINIMUM BALANCE REQUIREMENTS, FEES AND CHARGES:**

- \*No monthly minimum balance requirements.
- \*No monthly service charge.

If your Kasasa Cash account is closed the Kasasa Saver will revert to a NOW account at the current posted rate for NOW accounts at Bank of Little Rock.

The Kasasa Cash APY is based on compounding interest. Please be aware that the interest is automatically transferred to Kasasa Saver each statement cycle and does not compound.

As a result, the actual, interest amount paid for Kasasa Cash may be less than the APY disclosed for that account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.