



DEVON BANK

PRODUCTS DISCLOSURES: CHECKING, NOW, MMA & SAVINGS

The Devon Bank Product disclosure provides information relating to the Bank's product offerings. If you have any questions regarding any of these products, please contact your Personal Banker. (The RATES stated in this disclosure are subject to change without notice).

Interest Rates and Annual Percentage Yields are current as of 11-28-2018.
For current rate information call (773) 465-2500.

FREE CHECKING

This is a non-interest bearing checking account for customers. The account combines unlimited check writing with no minimum daily balance requirement. Monthly statements are sent with an image copy of cancelled checks.

Limitations: You must deposit \$100.00 to open this account.

PASSPORT SAVINGS - PERSONAL

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$99.99, but less than \$5,000.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$24,999.99 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

TIERED NOW - PERSONAL

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$5,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.12% with an annual percentage yield of 0.12%. If the daily balance is more than \$24,999.99 the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: Your account will be assessed a \$12.00 monthly fee if the daily balance should ever fall below \$1,000 at any time during the statement cycle. If the daily balance should fall below \$750.00 the service charge will be \$20.00 and a charge of \$.25 for each check processed during the statement cycle

TIERED PERSONAL MMA 2018

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$24,999.99 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals

made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Your account will be assessed a \$15.00 monthly fee if the daily balance should ever fall below \$2,500.00 at any time during the statement cycle. If the daily balance should fall below \$1,500.00 the service charge will be \$20.00. Excessive transfers or withdrawals will be charged \$20.00 each.

ALLEGRETTO PERSONAL MMA 2018

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$24,999.95, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 1.22% with an annual percentage yield of 1.23%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 1.47% with an annual percentage yield of 1.48.%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly - This account is an interest bearing account indexed to the 5 Year US treasury rate. If the daily balance is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0% with an annual percentage yield of 0%. If the daily balance is \$25,000.00, but less than \$50,000.00, the interest rate accrued on the entire balance in the account will be based on the 5 Year US Treasury Rate minus 1.25%, indexed weekly at the close of business (3pm Central time) every Friday. If the daily balance is \$50,000.00 or higher, the interest rate accrued on the entire balance in the account will be the 5 Year US Treasury Rate minus 1.00%, indexed weekly at the close of business (3pm Central time) every Friday. The treasury rates are published at;

<https://www.treasury.gov/resource-center/data-chart-center/interest-rates/Pages/TextView.aspx?data=yield>

Based on the 5 Year US Treasury rates, the interest may change after the close of business (3pm Central time) every Friday and the rate applied to the account will begin on the following Monday for the remainder of that week. In the event Friday is a federal holiday the interest rate will be based on the 5 Year US Treasury rate at the close of business (3pm Central time) the day **prior** to the federal holiday and the rate applied to the account will begin on the following Monday. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Your account will be assessed a \$50.00 monthly fee if the daily balance should ever fall below \$25,000.00 at any time during the statement cycle. Excessive transfers or withdrawals will be charged \$25.00 each.