

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

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

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in the order they are received. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees. While it is not customary for Windward Bank to charge overdraft and non-sufficient funds fees, a negative balance may result in items being returned to the payee which could also result in fees from that payee.

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. The Windward Savings account is limited to 6 withdrawals per statement cycle. When that number is exceeded, there is a \$5.00 fee per transaction fee starting on the 7th transaction.

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.