

# Truth in Savings Disclosure

**PRIORITY BANK PRAIRIE GROVE BRANCH  
703 EAST DOUGLAS  
PRAIRIE GROVE, AR 72753**

7/24/2020

TISA Disclosure for DD Product PRI

PRIORITY CHECKING

## Rate Information

The interest rates and annual percentage yields may change at any time.

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

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		Interest Rate	APY
Balances Through	\$2,499.99	.0000%	.00%
\$2,500.00-	\$9,999.99	.1000%	.10%
Balances Over	\$9,999.99	.2000%	.20%

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

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

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance 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 to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$10,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the balance 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 to make this calculation is monthly.

Minimum balance to avoid Monthly Service Charge - If, during any month, your average daily balance falls below \$10,000.00, your account will be subject to a \$10.00 Service Charge Fee for that month. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Deposit limitations - You may make an unlimited number of deposits into your account.

## Notice Regarding Payment Order of Items

The law permits us to pay items drawn on your account in any order (for purposes of this section "items" means checks, orders, and electronic transactions.) To assist you in handling your account with us, we are providing you with the following information regarding how we process those items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The bank's payment order is based on the

transaction. Over the counter (in person transactions) post first followed by ATM/debit card/point of sale transactions, ACH transactions by smallest to largest item, and checks presented based on serial number order for the day.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and incurring the resulting fees.

Additional Terms - The following additional terms apply to this account: Free Cashiers Checks

Fee Schedule

Stop Fee				\$24.50
Incoming Wire Fee				\$ .00
Outgoing Wire Fee				\$20.00
Debit Cardholder Fee				\$ .00
ATM Cardholder Fee				\$ .00
1st Continuous Overdraft Charge				\$ .00
Recurring Overdraft Charge				\$ .00
Inquiry Fee				\$ .00
Hold Fee				\$ .00
Replace Debit Card or PIN				\$5.00
Certified Check				\$10.00
Cashier's Check				\$5.00
Money Order Fee				\$5.00
Statement Copy Fee				\$2.00
Photocopies				\$ .25
Fax Fee				\$5.00
Mastercard Gift Card				\$4.00
Copies				\$ .25
Account Research				\$25.00
Dormant Account Fee				\$10.00
Insufficient Funds (NSF)/Overdraft (OD)	NSF Fee	OD Fee	Daily Maximum	
Per Occurrence	\$ 24.50	\$ 24.50	\$99,999.99	
Uncollected Funds	Fee	Daily Maximum		
Per Occurrence	\$ 24.50	\$99,999.00		