

MONTHLY QUALIFICATION CYCLE: All Kasasa Monthly Qualification Cycles end on the business day before the second Wednesday of every month. See our website or contact one of our Branch Service Representatives for specific Monthly Qualification Cycle dates.

"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, June 19, 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.

STATEMENT CYCLE: Our Statement Cycles end on the second Wednesday of every month. See our website or contact one of our Branch Service Representatives for specific Statement Cycle dates.

Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

ADDITIONAL INFORMATION:

FEES ASSOCIATED WITH YOUR ACCOUNT: ELECTRONIC BANKING SERVICES: There is no charge for Oxford Bank Online Banking, Oxford Bank Online Bill Pay, or Oxford Bank Mobile App. Cellular and internet carrier message and data rates may apply for online banking and mobile banking transactions.

Please refer to the separate Miscellaneous Fee Schedule provided to you with this disclosure for information about additional 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.

This account is not intended for commercial use.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed were offered within the most recent seven calendar days, and were accurate as of 12/31/2009. To obtain the current rate(s) and annual percentage yield information, please call (248)628-2533.

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