

TRUTH IN SAVINGS DISCLOSURE



Delivering value. For life.

60 S. Washington St., P.O. Box 17
Oxford, MI 48371

KASASA SAVER WITH KASASA CASH BACK - TYPE 46 (updated 11/2021)

ACCOUNT NUMBER		DEPOSIT AMOUNT

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. 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.

Additional Rate Information. TIERED RATES THAT APPLY TO THIS ACCOUNT:

Tier	Daily Balance Range *	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Equal to or greater than \$0.01 but less than \$50,000	0.75%	Equal 0.75%
2	Equal to or greater than \$50,001	0.35%	Range from 0.75% to 0.48%

* The interest rate for the applicable tier is paid only on that portion of the daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

If Oxford Bank qualification requirements are not met, the account will earn the Non-Qualified Base Rate of .05% and an Annual Percentage Yield of 0.05% will be paid on the entire daily balance, regardless of amount.

2nd tier Annual Percentage Yield (APY) range is a blended percentage based on 1st and 2nd tier rates.

APY calculations are based on an assumed balance of \$150,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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

DORMANT/INACTIVE ACCOUNT INFORMATION. If no deposits or withdrawals have been made for two years, a Dormant Account Fee of \$5 per month will be charged as long as the account remains inactive.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL 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).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. QUALIFICATIONS: Account must be linked to a Kasasa Cash Back Account.

When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your Kasasa Saver account on the last day of the current statement cycle: The Kasasa Saver Account will earn interest based on the Tiered Rates

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listed in addition to the Cash Back and ATM Fee Refund Rewards earned in the Kasasa Cash Back Account and transferred to the Kasasa Saver Account on the last day of the current statement cycle. The automatic transfer may cause an overdraft to your Kasasa Cash Back Account if the account's balance is less than the transferred amount when the transfer occurs.

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 Back 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 12/31/2019. To obtain the current rate(s) and annual percentage yield information, please call (248)628-2533.

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