

This is important information about your account with:

Blue Ridge Bank NA
17 W Main St
Luray, VA 22835
(540) 743-6521

KASASA SAVINGS SAVER

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$100,000.99, the interest rate paid on the entire balance will be 0.200000% with a(n) annual percentage yield of 0.20%.

An interest rate of 0.050000% will be paid only for that portion of your daily balance that is \$100,001.00 or more. The annual percentage yield for this tier will range from 0.20% to 0.05%, depending on the balance in the account.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. The interest will be compounded quarterly.

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

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The 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 \$100.00.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Limitations on Frequency of Transfers. During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may incur a fee and may be subject to closure by the financial institution.

Additional Terms. The following additional terms apply to this account: When the Kasasa Cash qualifications are not met, the interest rate on your account will be 0.01% and the annual percentage yield will be 0.01%

When the Kasasa Cash qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your average daily balance is \$15,000 or less, the interest rate paid on the entire balance will be 1.00% with an annual percentage yield of 1.00%. An interest rate of 0.05% will be paid only for the portion of your average daily balance that is greater than \$15,000. The annual percentage yield for this tier will range from 1.00% - 0.05% depending on the balance in the account.

The interest rate and annual percentage yield may change. At our discretion we may change the interest rate on your account as often as daily. Interest is not compounded. Interest will be transferred to your Kasasa Saver account on the business day following the day interest was credited to your Kasasa Cash account. If you close your account before

interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

We use the balance method to calculate interest on your account. This method applies a periodic rate to the daily balance in the account for the period.

Qualifications:

To qualify for "Kasasa Cash" rates and receive reimbursements on your ATM fee surcharges, you must perform the following during the monthly qualification cycle:

- Have at least 10 debit card purchases post and settle
- Have at least 1 Automated Clearing House transaction post and settle
- Be enrolled and log into online banking
- Be enrolled and receive e-statement

Enrollment in online banking and/or in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll.

Please note that transactions **MUST** post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as a qualification. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$25 per month. ATM fee reimbursements will be credited to your account on the last day of your statement cycle.

ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the proper ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

Monthly Qualification Cycle means a period beginning one day prior to the 1st day of the current statement cycle through one day prior to the close of current statement cycle. Your account will be automatically qualified on one day prior to the first day of the current statement cycle. What this means is if you did not qualify for the higher preferred rate, you might notice a slightly higher base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

Kasasa Cash Saver and Saver Saver TISA

*The Kasasa Cash APY is based on compounding interest. Please be aware that the interest earned on Kasasa Cash Saver is automatically transferred to Kasasa Saver each statement cycle and does not compound. As a result, the actual interest amount paid for Kasasa Cash may be less than the APY disclosed above. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

Kasasa Saver Saver

Interest Rate and APY

The interest rate and APY that apply to your Kasasa Saver account will be determined based on whether you have met the qualification criteria for your Kasasa Cash Saver account.

When the Kasasa Cash Saver qualifications are not met, the interest rate on your Kasasa Saver Account will be 0.01% and the annual percentage yield will be 0.01%.

When the Kasasa Cash Saver qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your daily balance is \$100,000 or less, the interest rate paid on the entire balance will be 0.20% with an APY of 0.20%. An interest rate of 0.05% will be paid only for that portion of your daily balance that is greater than \$100,000. The annual percentage yield for this tier will range from 0.20% - 0.05% depending on the balance in the account.