

This is important information about your account with:

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

PERSONAL SAVINGS

Truth-In-Savings Disclosures

Rate Information.

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

The interest rate on this account is 0.030000% with an annual percentage yield of 0.03%.

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.

Minimum Balance to Avoid a Fee. A service fee of \$10.00 will be imposed every month if the balance in the account falls below \$500.00 any day of the statement cycle period.

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: The minimum balance fee will be waived for the first 12 months after the account is opened.

This account requires an e-statement; there is a fee of \$2.27 per month should you choose to receive a paper statement.