

COLORADO FEDERAL SAVINGS BANK

Disclosure of Account Terms

Savings Account

- The interest rate on your account is **0.85%** with an annual percentage yield of **085%**. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.
- Interest is compounded daily and will be credited to your account on the last day of each month. If you close your account before interest is credited, you will not receive the accrued interest.
- The minimum deposit to open your account is \$2,500.00. You must maintain the minimum balance of \$2,500.00 in the account each day to obtain the annual percentage yield shown above. Colorado Federal Savings Bank reserves the right to close any account that falls below the posted minimum.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the day we receive the Automated Clearing House (ACH) transfer to the account.
- You may make a maximum of six (6) transfers from your account per month.

Rates effective 2/3/2012

Certificate of Deposits

- The interest rate for your account will be paid until the maturity date of your certificate. The interest rate and annual percentage yield for each certificate of deposit offered by the bank is shown in the table below.
- Interest is compounded daily and will be credited to your account quarterly.
- The minimum deposit to open your account is \$5,000.00. You must maintain the minimum balance of \$5,000.00 in the account each day to obtain the annual percentage yield shown in the table below. Colorado Federal Savings Bank reserves the right to close any account that falls below the posted minimum.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the day we receive the Automated Clearing House (ACH) transfer to open the account.
- Interest begins to accrue on the day we receive the Automated Clearing House (ACH) transfer to open the account.
- The term of the certificate of deposit and the account opening date determine when the account will mature as shown in the table below.
- If you withdraw any of the principal before the maturity date, an early withdrawal penalty will be imposed as disclosed in the table below. The penalty amount is equal to three (3) months interest on the amount withdrawn from accounts with a

term of one year or less. The penalty amount is equal to six (6) months interest on the amount withdrawn from accounts with a term greater than one year. The interest rate we will use to calculate the interest forfeiture will be the interest rate the account is currently earning. We will charge the penalty first against interest, and any excess will be deducted from the amount you withdraw.

- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- The account will automatically renew at maturity. We will send you a notice ten (10) days prior to maturity. You will have ten (10) calendar days after the maturity date to withdraw your funds without being charged a penalty. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the current rate in effect at the time of maturity.

The interest rate, annual percentage yield, early withdrawal penalty, and maturity for Certificate of deposits offered by the bank are listed in the table below.

Term	Interest Rate	Annual Percentage Yield	Early Withdrawal Penalty	Maturity from Date Account Opened
6 Month	0.80%	0.80%	3 months interest	6 Months
1 Year	1.04%	1.05%	3 months interest	1 Year
18 Month	1.04%	1.05%	6 months interest	18 Months
2 Year	1.09%	1.10%	6 months interest	2 Years
3 Year	1.24%	1.25%	6 months interest	3 Years
5 Year	1.64%	1.65%	6 months interest	5 Years

Rates effective 2/3/2012