



Community Association Banking Truth in Savings Disclosure

Cabanc Business Checking* ***Cabanc Checking**** ***CAB Interest Checking***

***Non-interest bearing accounts**

MINIMUM BALANCE REQUIREMENTS

There is a \$100.00 minimum opening balance requirement.

COMPOUNDING AND CREDITING INTEREST – CAB INTEREST CHECKING

Interest will be compounded daily and interest will be credited monthly

Variable Rate:

The minimum daily collected balance must be maintained to obtain the disclosed Annual Percentage Yield (APY) for that tier.

Daily Balance Method:

The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Fees could reduce the earnings on the account. The interest rate and APY may change after the account opening. APY assumes interest will remain on deposit until maturity. Interest on tiered accounts is paid on the full balances.

Interest Rate:

At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Non-cash Deposits:

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example checks).

Effect of Closing an Account:

If you close your interest bearing account before interest is credited, you will not receive accrued interest.

FEES

There are no transaction fees for transactions processed at a CIT Bank, N.A., successor by merger to Mutual of Omaha Bank ATM, Money Pass, or ATM. We reserve the right to add or delete ATMs at any time. To find a list of in-network ATMs, please visit mutualofomahabank.com. ATM Owner/Operator may charge a fee for use.



Community Association Banking Truth in Savings Disclosure

Premium Sweep Account

MINIMUM BALANCE REQUIREMENTS

There is a \$25,000 minimum opening balance requirement.

COMPOUNDING AND CREDITING INTEREST

Interest will be compounded daily and paid monthly on the daily collected balance.

Variable Tiered Rate:

The minimum daily collected balance must be maintained to obtain the disclosed Annual Percentage Yield (APY).

Daily Balance Method:

The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Fees could reduce the earnings on the account. The interest rate and APY may change after the account opening. APY assumes interest will remain on deposit until maturity. Interest on tiered accounts is paid on the full balances.

Interest Rate:

At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Non-cash Deposits:

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example checks).

Effect of Closing an Account:

If you close your interest-bearing account before interest is credited, you will not receive accrued interest.

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Community Association Banking Truth in Savings Disclosure

Money Market

MINIMUM BALANCE REQUIREMENTS

There is a \$1,000.00 minimum opening balance requirement.

COMPOUNDING AND CREDITING INTEREST

Interest will be compounded daily and interest will be credited monthly

Variable Rate:

The minimum daily collected balance must be maintained to obtain the disclosed Annual Percentage Yield (APY) for that tier.

Daily Balance Method:

The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Fees could reduce the earnings on the account. The interest rate and APY may change after the account opening. APY assumes interest will remain on deposit until maturity. Interest on tiered accounts is paid on the full balances.

Interest Rate:

At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Non-cash Deposits:

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example checks).

Effect of Closing an Account:

If you close your account before interest is credited, you will not receive accrued interest.

TRANSACTION LIMITATIONS

You are permitted or authorized to make no more than six pre-authorized, automated, or telephone transfers/withdrawals or a combination of such transfers and withdrawals, per calendar month into another Checking or Savings account at the bank or to a third party. Excess Withdrawal Fees may apply if you exceed the six allowable transactions.

There are no limits or fees associated with the following types of transactions:

- Transfers/withdrawals made at a Bank ATM
- Transfers/withdrawals to make a loan payment
- Transfers/withdrawals made in person at a branch
- Transfers/withdrawals sent in by mail

The following transactions are limited:

- Transfers/withdrawals using Internet Banking
- Overdraft transfers (made automatically to cover nonsufficient funds in other accounts)
- Transfers/withdrawals requested via Telephone, E-Mail, or FAX
- Pre-authorized, automatic, scheduled, or recurring transfers/withdrawals
- Checks written to a third party
- Debit Card purchases



Community Association Banking Truth in Savings Disclosure

Money Market

FEES

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Notice of Withdrawal

The bank reserves the right to require not less than 7 days' notice in writing before each withdrawal



Community Association Banking Truth in Savings Disclosure

Premium Money Market

MINIMUM BALANCE REQUIREMENTS

There is a \$1,000.00 minimum opening balance requirement.

COMPOUNDING AND CREDITING INTEREST

Interest will be compounded daily and paid monthly on the daily collected balance.

Variable Rate:

The minimum daily collected balance of \$1,000 must be maintained to obtain the disclosed Annual Percentage Yield (APY) for that tier.

Daily Balance Method:

The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Fees could reduce the earnings on the account. The interest rate and APY may change after the account opening. APY assumes interest will remain on deposit until maturity. Interest on tiered accounts is paid on the full balances.

Interest Rate:

At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Non-cash Deposits:

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example checks).

Effect of Closing an Account:

If you close your account before interest is credited, you will not receive accrued interest.

TRANSACTION LIMITATIONS

You are permitted or authorized to make no more than six pre-authorized, automated, or telephone transfers/withdrawals or a combination of such transfers and withdrawals, per calendar month into another Checking or Savings account at the bank or to a third party. Excess Withdrawal Fees may apply if you exceed the six allowable transactions.

There are no limits or fees associated with the following types of transactions:

- Transfers/withdrawals made at a Bank ATM
- Transfers/withdrawals to make a loan payment
- Transfers/withdrawals made in person at a branch
- Transfers/withdrawals sent in by mail



Community Association Banking Truth in Savings Disclosure

Premium Money Market

The following transactions are limited:

- Transfers/withdrawals using Internet Banking
- Overdraft transfers (made automatically to cover nonsufficient funds in other accounts)
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