

**ALTOONA FIRST SAVINGS BANK  
KID'S BANK CLUB ACCOUNT  
REG DD DISCLOSURE**

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about. Please take note of the separate schedule of fees.

**DATE:** \_\_\_\_\_ (Rates and Yields accurate as of this date)

Interest Rate

APY

\_\_\_\_\_

**VARIABLE RATE 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.

**COMPOUNDING AND CREDITING:** Interest will be compounding and credited to your account on a quarterly basis.

**MINIMUM BALANCE REQUIREMENTS:**

- **TO OPEN THE ACCOUNT:** You must deposit \$1.00 to open the account.
- **TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$1.00 in the account each day obtain the disclosed annual percentage yield.

**BALANCE COMPUTATION METHOD:** 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.

**ACCRUAL OF INTEREST ON NON-CASH DEPOSITS:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks.)

**EFFECTS OF CLOSING YOUR ACCOUNT:** If you close your account before interest is credited, you will not receive the accrued interest

**ELIGIBILITY REQUIREMENTS:** To be eligible for this account the account owner must be between the ages of 0 and 17 years of age. When the account owner no longer meets the age eligibility requirements the account will be transitioned to an Altoona First Statement Savings account.