

**ALTOONA FIRST SAVINGS BANK
MONEY MARKET DEPOSIT 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)

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. The interest rate will never be lower than a percentage of Wall Street Journal Prime Rate as published in the "Money Rates" section of the Wall Street Journal times a percentage indicated by your balance as described below.

FREQUENCY OF RATE CHANGES:

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

TIERING LEVELS, THEIR APPLICABLE INTEREST RATES and LIMITATIONS ON RATE CHANGES:

The interest rate to be paid on your account will depend on the daily balance in your account. The separate "tiers" that have varying interest rates that apply are:

If the daily balance in your account is between \$2,500.00 and \$9,999.99, the entire balance in your account will earn:
a rate determined by us but not less than 5% of Wall Street Journal Prime Rate

INTEREST RATE _____% **ANNUAL PERCENTAGE YIELD** _____%

If the daily balance in your account is between \$10,000.00 and \$19,999.99, the entire balance in your account will earn:
a rate determined by us but not less than 7% of Wall Street Journal Prime Rate

INTEREST RATE _____% **ANNUAL PERCENTAGE YIELD** _____%

If the daily balance in your account is between \$20,000.00 and \$39,999.99, the entire balance in your account will earn:
a rate determined by us but not less than 12% of Wall Street Journal Prime Rate

INTEREST RATE _____% **ANNUAL PERCENTAGE YIELD** _____%

If the daily balance in your account is between \$40,000.00 and \$59,999.99, the entire balance in your account will earn:
a rate determined by us but not less than 15% of Wall Street Journal Prime Rate

INTEREST RATE _____% **ANNUAL PERCENTAGE YIELD** _____%

If the daily balance in your account is between \$60,000.00 and \$99,999.99, the entire balance in your account will earn:
a rate determined by us but not less than 18% of Wall Street Journal Prime Rate

INTEREST RATE _____% **ANNUAL PERCENTAGE YIELD** _____%

If the daily balance in your account is \$100,000.00 or more, the entire balance in your account will earn:

a rate determined by us but not less than 22% of Wall Street Journal Prime Rate
INTEREST RATE _____% **ANNUAL PERCENTAGE YIELD** _____%

COMPOUNDING AND CREDITING:

Interest will be compounded and credited to your account on a monthly basis.

MINIMUM BALANCE REQUIREMENTS:

-- TO OPEN THE ACCOUNT: You must deposit \$2,500.00 to open the account.

-- TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED: You must maintain a minimum balance of \$2,500.00 in the account each day to 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 NONCASH DEPOSITS:

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

TRANSACTION LIMITATIONS:

You may not make more than six transfers or withdrawals, or combination of such transfers or withdrawals, per calendar month, from your account by means of Preauthorized or automatic withdrawals including telephone or similar order.

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