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RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

| TIER | Daily Balance Range | Interest Rate | Depending on the balance in your account the Annual Percentage Yield (APY) will: |
|------|--------------------------------------|---------------|--|
| 1 | Below \$25,000.01 | 2.9600% | Equal 3.000% |
| 2 | Equal to or greater than \$25,000.01 | 0.2500% | Range from 3.00% to 0.80% |

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.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Additional Rate Information.

When your Kasasa Cash with Saver account qualifications are not met during a Monthly Qualification Cycle:

The entire daily balance in the Kasasa Saver With Cash account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05% APY.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. "Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

Account Overview :

Kasasa Saver with cash: Linked with a Kasasa Cash with Saver account is a free, variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) interest and (b) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver with Cash account at the end of the cycle period to help the consumer save.

You are required to have a linked Kasasa Cash with Saver Checking account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily Periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after you deposit noncash items.

TRANSACTION LIMITATIONS.

No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. eStatements are a requirement for this account.

Altamaha Bank and Trust reserves the right to determine if the account is being maintained for a purpose other than a savings account. We also reserve the right to convert the account to a different Savings account if the linked Kasasa Cash with Saver account does not have consistent active use over 3 consecutive Statement Cycles.

We have the right close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no withdrawals can be made after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Altamaha Bank and Trust check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa saver with Cash account, any optional add-on products/ services associated with this account will also be terminated at the same time.

See accompanying schedule of Fee Schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per account holder. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. If, for whatever reason the Kasasa Cash with Saver portion of your account is closed, your account will atomically be converted to the statement Savings account and that account's terms and condition articulated within their specific account disclosure will apply. A linked Kasasa Cash with Saver account is required for this savings account.

Reward Information :

APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Saver with Cash account and an assumed statement cycle of thirty-one (31) days.

Interest from your qualifying. Kasasa Cash with Saver account will be credited to your Kasasa Saver with Cash account on the Last day of the current statement cycle

Statement Period: Monthly eStatements required.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing. limitations, cycle dates and enrollment instructions. member FDIC. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of today's date. To obtain the current rate(s) and annual percentage yield information, please call (912)537-8220

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.