DOLLAR DOG SAVINGS

Citizens Federal Savings Bank
Home Office
5151 S 4th Street
Leavenworth, KS 66048

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 01-10-2023.
For current rate information call (913) 727-1040.

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Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.25% with an annual percentage yield of 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $10.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $25.00 to open this account.

Account Fees: Eligible Account holders must be under the age of 18, after which the account will be converted to a Statement Savings Account. If the Statement Savings account balance falls below $200.00 any day of the month you will incur a $2.00 service charge. The following fees apply to this account: Redeposit/Chargeback Item: $15.00 per item; ACH Return after posting with no authorized stop: $30.00; Foreign ATM Card Withdrawal: $2.00; Overdraft Protection per Transfer: $2.00; Telephone Transfer per Transfer: $2.00 ; ATM/Debit Replacement Card: $10.00; PIN Replacement Number: $5.00; Stop Payment: $30.00; Account Closing Fee Under 90 Days: $25.00; and Dormant Account Fee: $5.00 per month after 12 months of inactivity.

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