



1050 Lake Sumter Landing  
The Villages, FL 32162

**TRUTH IN SAVINGS INITIAL DISCLOSURE  
AMERICAN HEROES CHECKING**

**ELIGIBILITY REQUIREMENTS.** You must be an active, retired, or honorably discharged member of the United States Military or First Responder which includes current or retired sworn law enforcement officers, corrections officers, and certified EMS, fire rescue and paramedic personnel to qualify for this account.

**RATE INFORMATION.** Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this 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.

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

**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.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$10.00 per statement cycle will be charged after 12 months of inactivity.

**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 business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

A \$0.10 reward credit for each debit card transaction, excluding ATM transactions, posted and cleared during each monthly statement cycle will be deposited to your account. The monthly statement cycle begins the 28th of each month and ends on the 27th of the following month. A lump sum reward credit for transactions posted during the statement cycle will be deposited to your account the following statement cycle. The maximum reward per statement cycle is \$10.00.

Maintaining an American Heroes Checking account may qualify you for .25% off any new fixed rate mortgage loan (automatic scheduled payment from a Citizens First Bank account required) and/or 0.50% off select fixed rate loans (contact a representative for current offers). All offers are subject to credit approval, and subject to conventional loan limits (automatic scheduled payment from Citizens First Bank account required). This offer is subject to change and withdrawal at any time without notice.

**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.