

Account Description	
<b>Performance Interest Checking</b>	A variable rate interest-bearing checking account for individuals.
Account Details	
<b>Features</b>	<p>Free monthly statements with images of paid checks</p> <p>Visa<sup>®</sup> Debit Card            You may access your account through an ATM using a Pennian Bank Visa<sup>®</sup> Debit Card at any ATM nationwide. If the ATM is not owned by Pennian Bank<sup>®</sup>, you may be charged a fee by the institution who owns the ATM and you will be charged a fee by Pennian Bank<sup>®</sup>. This fee will appear as a separate transaction. See accompanying Fee Schedule.</p> <p>Free Online Banking &amp; Bill Payment*</p> <p>Free Mobile Banking* including Mobile Deposit*</p> <p>Free Bank to Bank* external transfers</p> <p>Free Person to Person* transfers</p> <p>Free Mobile Wallet including Apple Pay*, Google Pay*, Samsung Pay*</p> <p>Free Telebank</p> <p>Unlimited monthly transactions</p>
<b>Benefits</b>	<p>Free Basic Checks</p> <p>Free Money Orders and Cashier's Checks</p>
<b>Options</b>	<p>Free eStatements are available upon enrollment through Online Banking.</p> <p>Overdraft Protection is available for qualifying customers.</p> <p>* cellular carrier message and data rates may apply</p>
Interest Rate & Annual Percentage Yield	
<b>Compounding &amp; Crediting</b>	Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will receive the accrued interest with your final withdrawal or closing amount. Interest begins to accrue on the business day of deposit for all items. "Business Day" means a calendar day other than a Saturday or a Sunday. The standard Federal holidays as defined by the US Government are not business days. For holidays falling on Sunday, the following Monday is not a business day.
<b>Balance Computation Method</b>	We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is a Statement Cycle.
<b>Statement Cycle</b>	Statement cycles are defined below in this disclosure.
<b>How Interest Earned is Determined</b>	<p>Interest rate will be based on the daily account ledger balance. The account has interest calculated using tiers. The tiers associated with your account are:</p> <p>Tier 1 \$0.01 to \$999.99</p> <p>Tier 2 \$1,000.00 and higher</p>
<b>Annual Percentage Yield (APY)</b>	The Annual Percentage Yield (APY) and tiers associated with your account may change. See Current Deposit Rates or call Pennian for Interest Rate and APY. Rate changes are at the Bank's discretion and are subject to change daily.

## Statement Cycle Definitions

<b>Cycle Inquiry</b>	For information on your account statement cycle, contact the bank at 717-436-2144
<b>Cycle Codes = 1 through 28 Cycle code indicates day of the Calendar month</b>	Cycle begins the first Calendar day after the end of the previous cycle and ends on the day of the month indicated by the cycle code. If the ending date is on a weekend or holiday, the previous business day is used.
<b>Cycle Code = 36 Second Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the second Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 41 Third Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 43 Third Wednesday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Wednesday of each calendar month. If that Wednesday is a holiday, the statement cycle will end on the Tuesday before.
<b>Cycle Code = 46 Fourth Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the fourth Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 30 End of Month for each calendar month</b>	Cycle begins the first calendar day after the last business day of the one month and the cycle ends on the last business day of the next calendar month.
<b>Cycle Code = 67 Quarterly</b>	Cycle begins the first calendar day after the last business day of the quarter and the cycle ends on the last business day of the next quarter. Quarter ending dates are March 31, June 30, Sept 30 and Dec 31.

## Additional Information

<b>Deposit &amp; Balances</b>	A \$50.00 minimum deposit is required to open the account.
<b>External Transfers - Bank to Bank</b>	Automated Clearing House (ACH) External Transfer transactions are subject to limits on the dollar amount of electronic transfers between your account to and from external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advance notice.
<b>Fees</b>	There is no fee to open this account. There will be an early termination fee of \$15.00 for any account closed within the first ninety (90) days after opening. There will be a \$6.00 fee imposed every statement cycle if the balance falls below \$1,000.00 any day of the statement cycle. There is a grace period of two (2) statement cycles to get the account balance to the minimum required amount. Fees may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means. See accompanying Fee Schedule for fees that may apply to this account.
<b>Deposit Insurance</b>	Member FDIC® For FDIC insurance information, please contact Pennian Bank or inquire on the internet at FDIC.gov.
<b>Questions</b>	Contact Pennian Bank® at 717-436-2144 or 866-950-2144 for additional information, details and enrollment instructions.