

**TRUTH IN SAVINGS DISCLOSURE
CHRISTMAS CLUB**

**FIDELITY BANK
P O BOX 5990
METAIRIE, Louisiana 70009-5990
(504)569-3594
www.bankwithfidelity.com**

ELIGIBILITY REQUIREMENTS. To be eligible for the Christmas Club account, you must have a Fidelity checking or savings account. The balance of your Christmas Club account will be transferred to your designated Fidelity checking or savings account on the disbursement date. Please refer to the ANNUAL DISBURSEMENT section for more information.

RATE INFORMATION. The interest rate on your account is 0.050% with an annual percentage yield of 0.05%. 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. Your interest rate and annual percentage yield may change. The interest rate for your account is determined by Fidelity Bank and we may modify the interest rate and annual percentage yield without notice. At our discretion, we may change the interest rate on your account at any time. Current rate information for your account can be obtained by calling (504) 523-FAST, 1-877-931-3278 or visiting www.bankwithfidelity.com.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account annually. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5.00 to open this account.

DEPOSITS. Electronic fund transfer (EFT) deposits into the account must be as follows:

- Weekly EFT deposits of a minimum of \$5.00 each or
- Bi-monthly EFT deposits of a minimum of \$10.00 each or
- Monthly EFT deposits of a minimum of \$20.00 each.

Unlimited additional deposits made in-person or by mail are allowed at any time. Any EFT transactions established will continue indefinitely until Fidelity is notified by you to discontinue such transactions. If no deposits are made to the account between interest credit dates, the account will automatically be closed.

DORMANT/INACTIVE ACCOUNT INFORMATION. Dormant account fees may be charged to your account as described in the fee schedule.

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. After the account is opened, you may not make withdrawals from the account. A withdrawal prior to the date interest is credited would have the effect of closing the account. We reserve the right to require at least seven days notice prior to a withdrawal or transfer of funds.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

-PAYMENT OF INTEREST: Interest is compounded daily and will be credited to your account annually on the 5th of October. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit any cash or non-cash items.

-ANNUAL DISBURSEMENT: An internal transfer will occur to the account holder's designated Fidelity checking or savings account for the balance of the Christmas Club account annually on October 5th.

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

