TRUTH IN SAVINGS
Individual Savings

RATE INFORMATION. The interest rate on your account is 3.735% with an annual percentage yield of 3.80%.
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.

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

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS.

WITHDRAWALS. May be made via account transfer from your Savings Account to your Checking Account at the Website or by using the Mobile App, or via ACH transfer.

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