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**FIRST PLATINUM SAVINGS**  
**TRUTH IN SAVINGS DISCLOSURE**

**Rate Information**

For current rates, call (605) 335-5200 or toll-free 800-339-1160.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

**Account Details**

**Compounding and Crediting**

Interest will be compounded every quarter. Interest will be credited every quarter.

**Minimum Balance Requirements**

You must deposit \$25,000.00 to open this account.

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

**Accrual of Interest on Noncash Deposits**

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

**Fees and Charges**

The following fees and charges may be assessed against your account:

Stop Pay Charge	\$35.00 per request
Dormant Account Fee	\$10.00 per month
Invalid Address Fee	\$10.00 one time per invalid address
Deposited Item Copy Fee	\$3.00 per copy
Incoming Domestic Wire Transfer Fee	\$20.00
Incoming International Wire Transfer Fee	\$25.00
Outgoing Domestic Wire Transfer Fee	\$35.00
Outgoing International Wire Transfer Fee	\$55.00
Outgoing Domestic Wire Template Fee	\$25.00
Outgoing International Wire Template Fee	\$55.00
Returned Wire Transfer Fee	\$6.00
Same Day Tax Payment Wire Fee	\$55.00
Reverse Wire (Drawn Down) Fee	\$25.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$15.00 per check + exchange fee

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.