

**Century Saver "Rider"**  
**When Linked To Either Century Cash or Century Cash Back and**  
**Addendum to TISA Disclosure**

This disclosure contains the rules that govern your Century Saver deposit account when it is linked to either a Century Cash or Century Cash Back account. Please refer to both this AND the corresponding Century Cash or Century Cash Back Truth In Savings disclosure to ensure you have all of the information that is associated with your accounts.

**Century Saver Account Overview:** Century Saver is a variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Century Cash or Century Cash Back checking account during each Monthly Qualification Cycle.

**Century Saver Interest Rate & Annual Percentage Yield (APY)**

**Interest Rate & Annual Percentage Yield:** The interest rate and Annual Percentage Yield (APY) associated with your Century Saver account when linked to either a Century Cash or a Century Cash Back account is documented below. Please refer to the appropriate Century Cash or Century Cash Back Truth In Savings Disclosure for specific account qualification information.

- **Century Saver:** When your linked Century Cash or Century Cash Back account qualifications are met during a Monthly Qualification Cycle an interest rate of 1.24% will be paid on the portion of your daily balance that is less than or equal to \$24,999.99 and the annual percentage yield for this tier is 1.25%. An interest rate of .249% will be paid on the portion of your daily balance that is greater than \$24,999.99 resulting in annual percentage yield for this tier ranging from 1.25% to .45%, depending on the account's balance.

If your linked Century Cash or Century Cash Back account qualifications are not met all balances in your Century Saver account earn an interest rate of .049% with an annual percentage yield of .05%.

Interest will be credited to your Century Saver account on the last \_\_\_\_\_ day of the current Monthly Statement Cycle.

- **Century Cash When Linked To Century Saver:** When linked to Century Saver, and your Century Cash account's qualifications are met during a Monthly Qualification Cycle, interest rate of 3.45% will be paid on the portion of your daily balance in your Century Cash account that is less than or equal to \$24,999.99 and the non-compounding annual percentage yield\* for this tier is 3.50%. An interest rate of .249% will be paid on the portion of your daily balance in your Century Cash account that is greater than \$24,999.99 resulting in non-compounding annual percentage yield for this tier ranging from 3.50 % to .90%, depending on the account's balance.

If your Century Cash account qualifications are not met, the interest rate paid on all balances in your Century Cash account will be .049% with a non-compounding annual percentage yield of .05% and ATM fees are not refunded. Actual

interest amount paid may be less than advertised Century Cash APY if represented without a linked Century Saver account because of non-compounding.

Interest and ATM fee reimbursements will be credited to your Century Cash account on the last day of current Statement and are automatically transferred to the linked Century Saver account within one day. \*Interest in Century Cash does not compound because it is automatically transferred to the Century Saver account. Note: Automatic transfer may cause an overdraft to your Century Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$125,000. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

### **Qualifications**

To earn your rewards just do the following transactions and activities in your Century Cash or Century Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in online banking

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, and purchases made with debit cards not issued by our Bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

“Business Day” means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day.

“Monthly Qualification Cycle” means a period beginning one (1) Business Day prior to the first day of the current Monthly Statement Cycle through one (1) Business Day prior to the close of the current Monthly Statement Cycle. If the first day of the month that is a business day falls on a Friday, a weekend or on a Monday that is not a business day, then the Monthly Qualification Cycle means a period beginning one (1) Business Day prior to the first day of the current Monthly Statement Cycle through two (2) Business Days prior to the close of the current Monthly Statement Cycle.

“Monthly Statement Cycle” means the period of time for which Century Bank and Trust provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

### **Additional Information Regarding Your Century Saver Account.**

- **Linked Accounts:** You must have a linked Century Cash or a linked Century Cash Back account in order to open a Century Saver account, and the Century Cash or Century Cash Back account must remain open throughout the period that you hold the Century Saver account. In the event that you or we close your Century Cash or your Century Cash Back account, your Century Saver account will be closed as well. When linked to Century Saver, cash back payments and ATM fee reimbursements earned within the Century Cash Back account are credited directly to the Century Saver account on the last day of current Monthly Statement Cycle.
- **Minimum Deposit, Use & Number of Accounts:** A \$50 minimum deposit is required to open the Century Saver account and no minimum balance is required to qualify for the account's rewards. This account is not to be used for commercial purposes and there is a limit of one (1) Century Saver account per social security number.
- See accompanying schedule of Common Features for fees that may apply to this account.
- Mobile Deposit Capture Limitations:
  - Daily deposit limit is \$1,500
  - Monthly deposit limit is \$7,500
  - Daily number of deposits is 5
  - Monthly number of deposits is 20

#### **More Details:**

Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of the Century Saver's linked Century Cash or Century Cash Back account's qualifications. Contact a Century Bank and Trust service representative for additional information, details and enrollment instructions. Member FDIC.