

**TISA DISCLOSURE FOR PREMIER MONEY MARKET  
PREMIER MONEY MARKET**



**ELIGIBILITY REQUIREMENTS.** Premium Rate: The premium introductory rate is 7.00% with an annual percentage yield of 4.05% for balances \$250,000 and below and 4.44% for balances above \$250,000.01 is guaranteed for 90 calendar days after the opening date if the daily balance is \$25,000 or more each day.

A minimum of \$25,000 is required to open the Premier Money Market Account. A minimum daily balance of \$25,000 is required to earn the premium introductory interest rate on the account. The introductory rate will apply for a 90-day period only to accounts opened with new money. After the premium interest rate feature ends, the account will earn a fixed rate based on the balance in the Premier Money Market Account. See chart below for balance and APY.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account. Your account has a premium interest rate feature. You will be paid this interest rate until 07/17/2024.

Tier	Daily Balance Range	Premium Interest Rate	Interest Rate	Annual Percentage Yield (APY)
1	Below \$25,000.00	0.000%	0.500%	0.38%
2	Equal to or greater than \$25,000.00 but less than \$250,000.01	0.000%	3.000%	4.06%
3	Equal to or greater than \$250,000.01	0.000%	3.500%	4.45%

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.** You will be paid the promotional interest rate for 90 calendar days from the date of account opening.

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

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25,000.00 to open this account. A Minimum Balance Fee of \$10.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$25,000.00.

You must maintain a minimum daily balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**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.** There will be a \$20.00 per item fee for each withdrawal or transfer over six (6) per month. The following transfers or withdrawals are limited to 6 per month: preauthorized transfers, automatic transfers, telephone transfers or order of instructions, and online banking transfers.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/19/2024. To obtain the current rate(s) and annual percentage yield information, please call (985)898-0206.

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