

Institutions Utilizing a Variable Rate CD/Savings Account in Conjunction with the Self-Directed IRA May Find this Form Helpful.

SAMPLE DOCUMENT

**Truth in Savings
SELF DIRECTED IRA CD 12 MONTH**

VARIABLE RATE INFORMATION

The interest rate on your account is .10%, with an annual percentage yield (APY) of .10%. 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. The interest rate for your account will never be less than the current Statement Savings Rate.

COMPOUNDING AND CREDITING

Interest will compound quarterly and will be added back to the certificate quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

MINIMUM BALANCE REQUIREMENTS

The account may be opened with any deposit amount and there is no minimum 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 LIMITATION

Additional deposits may be made at any time which will be used for the purpose of purchasing (*Company Name*) Stock.

INDIVIDUAL RETIREMENT ACCOUNT

Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

MATURITY DATE

Your account will mature 2/09/17.

EARLY WITHDRAWAL PROVISIONS

We may impose a fee of \$25 plus 90 days of interest if you withdraw any funds before maturity.

RENEWAL POLICIES

Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

Funds deposited to this Self Directed IRA CD are for the sole purpose of purchasing (*Company Name*) Stock.