



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

Member FDIC

ADDENDUM AND ADDITIONAL DISCLOSURES FOR FINANCE FACTORS eTIME CERTIFICATE ACCOUNTS

DEPOSIT ACCOUNT AGREEMENT. This Addendum is part of the master Deposit Account Agreement that was provided to you as part of opening your account.

ADDITIONAL DISCLOSURES FOR INCENTIVE eTIME CERTIFICATE ACCOUNTS

MINIMUM OPENING DEPOSIT. A minimum opening deposit of \$1000 is required, and must be electronically transferred from a financial institution other than Finance Factors.

INTEREST CREDITING AND COMPOUNDING. Interest will be compounded quarterly as of the account opening date. Instead of compounding your interest, you may choose to have the interest paid into a Finance Factors savings account or directly to you.

EARLY WITHDRAWAL PENALTIES. We retain the right to refuse to allow early withdrawal of any portion of the principal amount of your account at our discretion. If we allow you to make an early withdrawal of the principal in your account, a penalty may be imposed as follows:

Term of Certificate	Withdrawal Penalty (number of days of interest on principal withdrawn)
Less than 2 years	90 days interest
2 to 3 years	240 days interest
Longer than 3 years	360 days interest

SIGNATURE CARD. When you have occasion to visit a branch, you may be asked to complete a signature card.



EQUAL HOUSING
LENDER

Member FDIC

NMLS #449916

DEP-1b (2/18)



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