he interest rate and annual
 ercentage yield disclosed in the rate section assumes interest
vill remain on deposit until maturity. Any withdrawal will reduce earnings.
RENEWAL OF ACCOUNT: Your account will automatically renew maturity. You will have 7 calendar days after the maturity date withdraw your funds with out being charged a penalty. You will no TRANSACTION LIMITATIONS:
We reserve the right to require at least 7 days written notic
before any withdrawal or transfer from an interest bearing before any
account.

## RETIREMENT ACCOUNT FIXED RATE CERTIFICATE

FIXEDRATEACCOUNT: The interestrate on this account is fixed
You will be paid this rate until the maturity date of the certificate OOMPOUNDING AND CREDTING: Interest will be compounded see back panel for option selected.
NON-CREDITED INTEREST: Interest that has been accrued, but ot credited to an account at the time of a withdrawal from the account will not be paid by Penchrest
minimum balance requirements:
TO OPEN THE ACCOUNT: You must deposit $\$ 100$ to open - To abtainthe annual Percentage Yielddisclosed You must maintain a minimum balance of \$100
to obtain the disclosed annual percentage yiel
ALANCE COMPUTATION METHOD: We use the daily balance method to calculuate the interest on your account. This methoo
applies adaliy periodic rateto the principa in the accounteach day ccrual of interest on noncash deposits: Interest eegins to accrue on the business day you deposit noncash item
TRANSACTION LIMITATTIONS: Y Yu may make additions to the
balanceinyouraccount in minimumamounts of $\$ 10$ during its term. WHEN YOUR ACCOUNT WILL MATURE: See the last panel of this brochure to determine the
obtain the annual yield stated.
RLY WITHDRAWAL PENALTY: We may impose a penalty ou withdraw any of the principal before the maturity
mount of the penalty is loss of 182 days of interest. If you reduce the balance in the account below the minimum
 he interest rate and annual percentage yield then being paid on gular savings accounts.
SPECIAL RETTREMENT ACCOUNT PROVISIONS: If the funds etirement Account, no oenalty will be eimposed or for any withddraw hat is made within 7 days of establishing the IRA Account. addition to a any penalty that we may impose for early withdrawal
under certain circumstances, there may be and aditional 1 RS
penalty. See your Retirement Account Documents for details.

WITHDRAWALS OF INTEREST PRIOR TO MATURITY: The nnual percentage yield disclosed in the rate section assumes
therest will remain on deposit until maturity. Any withdrawal will educe earnings.
RENEWALOO ACCOUNT: Your account will automatically renew withdraw y yurf funds with out being chargsed a penalty. You wiil not
earn interess during the er race eriod ify you withdraw your funds. RANSACTION LIMITATIONS:
We reserve the right to require at least 7 days written notice
before any withdrawal or transfer from an interest bearing before ant.
account.

## RETIREMENT ACCOUNT

18 MONTH VARIABLE RATE CERTIFICATE VARIABLE RATE ACCOUNT: Your interest rate and annual DETERMINATION OF RATE: The interest rate on your account
is set at our discretion.
FREQUENCY OF RATE CHANGES: We may change the interest COMPOUNDING AND CREDITING: Interest will be compounded
and credited to your account on a monthly basis.
NON-CREDTTED INTEREST: Interest that has been accrued, but not credited to an ancount at the time of a withdrawal from the
nocount will not be paid by Penncherest BANK or credited to the MINIMUM BALANCE REQUIREMENTS:

- To OPEN THE ACCOUNT: You must deposit $\$ 100$ to open the account.
- TOOBTAINTHEANNUAL PERCENTAGE YIELDDISCLOSED: You must maintain a manimum bealance of SILOD in the account
to obtain the disclosed annual percentage yield. SALANCE COMPUTATION METHOD: We use the daily balance method to calculate the interest on onour ace hene dalt This method ACCRUAL OF INTEREST ON NONCASH DEPOSITS: Interest
begins to accrue on the business day you depositnoncash items begins to accrue on the
(for example, checks).
TRANSACTON LIMITATIONS: You may make additions to the
balancein youraccountinminimum amounts of 510 during itsterm. WHEN YOUR ACCOUNT WILL MATURE: See the last panel of
this brochure to determine the maturity date or term needed to his brochure Ac oteermine the maturity date or term needed to
obtain the annual yield stated. EARLY WITHDRAWAL PENALTY: We may impose a penalty if
you withdraw any of the principal before the maturity date. The mount of the eenalty is loss of 182 days of interest
If you reduce the balance in the account below the minimum
balance requirement, we may impose the penalty on the entire cccount balance and any funds left in the account wilthen receive
the interest rate and annual percentage yield then being paid on regular savinget acco annts.
SPECIAL REETIREMENT. ACCOUNT PROVIIIONS: II Ihe funds
deposited in a certificate account are to open an Individual deporited in a certiticate account are to open an Individual
Reterimentaccocount nopenanty will biimposedoforany withdrawal
hat is made within that is made within 7 days of establishing the IRA ACcount. In
addition to any penaly that way entimpose for early wittodawal.
under certain circumstances, there may be an additional lRSS
 WITHDRAWALS OF INTEREST PRIOR TO MATURITY: The annual percentage yield disclosed in the rate section assumes
interest will remain on deposit until maturity Any withdrawal will Interst will remain
reduce earnings.

ENEWAL OF ACCOUNT: Your account will automatically rene maturity. You will have 7 calendar days afier the maturity date
 We reserve the rightto require atleast 7 days written notice before
any withdrawal or transer from an interest bearing account.

| $\square$ NEW ACCOUNT DATE $\square$ INFORMATION REQUEST | INTEREST RATE <br> annual percentage yield $\qquad$ \% <br> If the daily balance in your account is $\$ 2,500.01$ or more, the entire balance in your account will earn: |
| :---: | :---: |
|  | INTEREST RATE <br> annual percentage yield <br> These rates and yields are accurate as of the date shown <br> above. Please call 888-716-7587 for current information. |
| vacation club account penncrest checking account PLAIN \& SIMPLE CHECKING ACCOUNT BONUS CHECKING ACCOUNT MONEY MARKET DEPOSIT ACCOUNT CERTIFICATE OF DEPOSIT RETIREMENT ACCOUNT <br> FIXED RATE CERTIFICATE RETIREMENT ACCOUNT <br> 18 MONTH VARIABLE RATE CERTIFICATE | MONEY MARKET DEPOSIT ACCOUNT (NEW ACCOUNT OR INQUIRY) <br> If the daily balance in your account is $\$ 24,999.99$ or less, the entire balance in your account will earn: INTEREST RATE $\qquad$ \% <br> ANNUAL PERCENTAGE YIELD $\qquad$ \% <br> If the daily balance in your account is $\$ 25,000.00$ or more but less than or equal to $\$ 99,999.99$, the entire balance in your account will earn: |
| STATEMENT SAVINGS ACCOUNT <br> (NEW ACCOUNT OR INQUIRY) <br> If the daily balance in your account is $\$ 100$ or less, no interest will be paid on the entire account. <br> If the daily balance in your account is $\$ 100.01$ or more but ess than or equal to $\$ 2,500.00$, the entire balance in your account will earn: INTEREST RATE $\qquad$ <br> annual percentage yield $\qquad$ \% If the daily balance in your account is $\$ 2,500.01$ or more but less than or equal to $\$ 25,000.00$, the entire balance in your account will earn: <br> INTEREST RATE $\qquad$ $\%$ | anNual percentage yield <br> If the daily balance in your account is $\$ 100,000.00$ or more but less than or equal to $\$ 249,999.99$, the entire balance in your account will earn: <br> INTEREST RATE $\qquad$ <br> ANNUAL PERCENTAGE YIELD $\qquad$ \% <br> If the daily balance in your account is $\$ 250,000.00$ or more, the entire balance in your account will earn: INTEREST RATE $\qquad$ \% <br> ANNUAL PERCENTAGE YIELD $\qquad$ \% <br> These rates and yields are accurate as of the date show above. Please call 888-716-7587 for current information. |
| ANNUAL PERCENTAGE YIELD <br> is $\$ 25,000.01$ or but less than or equal to $\$ 50,000.00$, the entire balance in INTEREST RATE $\qquad$ <br> ANNUAL PERCENTAGE YIELD $\qquad$ <br> If the daily balance in your account is $\$ 50,000$ the entire balance in your account will earn: INTEREST RATE TAGE YIELD | NEW ACCOUNT <br> MATURITY DATE <br> INTEREST RATE $\qquad$ <br> ANNUAL PERCENTAGE YIELD $\qquad$ \% <br> CERTIFICATE FREQUENCY OF COMPOUNDING $\qquad$ <br> These rates and yields are accurate as of the date shown above. Please call 888-716-7587 for current information. |

INTEREST RATE
These rates and yields are accurate as of the date shown

These rates and yields sere accurate as of the date shown
above. Please call $888-716-7587$ for current information.

Effective February 6, 2023

1201 12th Street 888-716-7587 www.PennCrest.bank <br> \title{
PennCrest <br> \title{
PennCrest <br> <br> BANK ${ }^{\text {® }}$
} <br> <br> BANK ${ }^{\text {® }}$
}

## TRUTHIN SAVINGS REGULATION DD DISCLOSURE <br> BONUS CHECKING ACCOU TIERS AND RATES NEW ACCOUNT OR INQUIR <br> If the daily balance in your account is $\$ 500$ or less, no interes will be paid on the entire account. If the daily balance in your account is $\$ 550.00$ or more but less than or equal to $\$ 2,500.00$, the entire balance in your less than or equal to $\$ 2,500.00$, the entire balance in your account will aern: <br> T $\$ 2.500 .01$ ormore

MONEY MARKET DEPOSIT ACCOUNT
UNT ORINQURY in your account will earn: ANNUAL PERCENTAGE YIELD niterest rate
annual percentage yield
If the daily balance in your account is $\$ 100,000.00$ or
nore but less than or equal to $\$ 249,999.99$, the entire INTEREST RAT

㞓

ANNUAL PERGENTAGE YIELD

NEW Account

The following information is provided to make sure you have
a complete understanding of the account you are opening or a complete understanding of the account you are opening or
inquiring about. leaese take noteo of the back panel listing rate
information and maturity dates. Please also note Separate Fee
Schedule. information
Schedule.

PASSBOOK SAVINGS ACCOUNTS
VARIABLE RATE ACCOUNT: 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
COMPOUNDING ANDCREDTING: Interest will be compounded
ona adaily basis and credited to youraccount on a quarterly basis. minimum balance requirements:

- TO OPEN THE ACCOUNT: You must deposit $\$ 100$ to open - TO OPEN THE
- TO AVOID THE IMPOSITION OF FEES: A A minimum balance fee will be imposed every monthif the balance in the account
falls below $\$ 100$ on any day of the month. See fee schedule
for current fee Ials below
for current fee.
- TOOBTAINTHE ANNUALPERCENTAGE YIELDDISCLOSED: You must maintain a minimum balance or $\$ 100$ in the account BALANCE COMPUTATION METHOD: We use the daily balance
method to calculate the interest on your account. This method methoc to calculate the interest on your ascount. This method
applies a daily periodic rate to the principal in the account applies ay
each day.
ACCRUAL OF INTEREST ON NONCASH DEPOSITS: Interest begins to accrue on the business day you deposit noncash items
(or example, checks).
TRANSACTION LIIITATIONS: There are no transfers or
withdrawals allowed from this account type to another account withdrawals allowed from this account type to another account
or to a thirr party by means of Preauthorized or automatic
transfer or similar order.
-- We reserve the right to require at least 7 days written notice
before any withdrawal or transfer from an interest bearing
account.
$\qquad$
STATEMENT SAVINGS ACCOUNT
VARIABLE RATE ACCOUNT: Your interest rate and annual
percentage yield may change. DETERMINATION OF RATE: At our discretion, we may change
the interest rate on your account. the interest rate on your account. FREQUENCY OF RATE CHANGES: We may change the interest
rate on your account at any time. TIERINGLEVELSANDTH TIIRRING LEVELS AND THEIR APPLICABLE INTIREST RATES:
The interst tate to be paid on your account will depend on the
daily daily balance in your account. See the last panel of this brochure
to determine what interest rate will ep paid dependingon the to determine what interest rate will be paid depending on the
daily balance in your account The esparate "tiers" that have
varying interest rates that apply are: - If the daily balance in your account is $\$ 100$ or less, no
will be paid on the entire balance in your account. - If the daily balance in your account is $\$ 100.01$ or more but
less than or equal to $\$ 2,500.00$, the entire balance in your


## count will earn the appropriate interest rate.

It the daily balance in your account is $\$ 2,500.01$ or more but
less than or equal to $\$ 25,000.00$, the entire balance in your account will earn the appropriate interestre rate. If the daily balance in your account is $\$ 25,000.01$ or more but
less than or equal to $\$ 50,000.00$, the entire balance in your less than or equal to $\$ 50,000000$, the entire
account will earn the appropriate interest rate
If the daily balance in your account is $\$ 50,000.01$ or more,
the entire balance in your account will earn the appropriate interest rate.
COMPOUNDING AND CREDITING: Interest will be compounded MINIMUM BALANCE REQUIREMENTS:

- TO OPEN THE ACCOUNT: You must deposit $\$ 100$ to open the account.
- TO AVOID THE IMPOSITION OF FEES: A fee will be imposed
every month if the balance in the account falls below $\$ 100$ on every month y the balance in the account fals below $\$ 100$ on
any day of your monthly statement cycle. See fee schedule for current fee.
- TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED: You must maintain a minimum balance of $\$ 100$ in the
account each day to obtain the disclosed annual percentage yield.
BALANCE COMPUTATION METHOD: We use the daily balance
method to calculate the interest on your account. This method
applies adaliyperiodic ratetoto the principapa in the accounteach day. applies a daily periodic rate to the principal in the accounteach day ACCRUAL OF INTEREST ON NONCASH DEPOSITS: Interest (for example, checks).
TRANSACTION LIMIITATIONS: You may not make more than six
transfers and withdrawals, or combination of such transfers and withdrawals, per calendar month, to another of your accounts
or to a third party yy means of a Preauthorized or automatic
transfer or similar order. We reserve the right to require at least 7 days written notice
before any withdrawal or transfer from an interest bearing
account. before any
account.


## CHRISTMAS CLUB ACCOUNT

VACATION CLUB ACCOUNT
VARIABLE RATE ACCOUNT: Your interest rate and annual
percentage yield may change.
DETERMINATION OF RATE: The interest rate on your account is set at our discretion.
FREQUENCY OF RATE CHANGES: We may change the interest
rate on your account at any time COMPOUNDING ANDCREDITING: Interest will be compounded
on a daily basis and credited to your account at maturity. EFFECT OF CLOSING AN ACCOUNT:If you close your account MINIMUM BALANCE REQUIREMENTS:

- TO OPEN THE ACCOUNT: You must deposit $\$ 10$ to open the account.
You must mat Annual Percentag yield disclosed: You must maintain a minimum balance of $\$ 10$ in the
to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD: We use the daily balance
method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. ACCRUAL OF INTEREST ON NONCASH DEPOSITS: Interest
begins to accrue on the business day you deposit noncash items begins to accrue on the
(for example, checks).
EARLYWITHDRAWALPENALTY:Ifyou withdraw from this account prior to the maturity date, we may impose a penalty. The penalty
would be loss of all interest earned to date plus $\$ 5.00$. RENEWAL OF ACCOUNT: This a account will not renew


## PENNCREST CHECKING ACCOUNT

minimum balance requirements:

- TO OPEN THE ACCOUNT: You must deposit $\$ 25$ to open the
account. TO AVOID THE IMPOSITION OF FEES: A fee will be imposed every month ify you do not have a direct deposit going directi/
into your account. See fee schedule for current fee. TRANSACTIONLIMITATIONS: A Service Charge will be assessed
on each cleared check over 6 per statement cycle. Please see on each cleared check over 6 per statement cycle. Please see
our fee schedule for current charge.

PLAIN \& SIMPLE CHECKING ACCOUNT MINIMUM BALANCE REQUIREMENTS:

- TO OPEN THE ACCOUNT: You must deposit $\$ 100$ to open the account.
TO AVOID THE IMPOSITION OF FEES: A fee will be imposed every month if the balance in the account falls below $\$ 100$ on
any day of your monthly statement cycle. See fee schedule
for current fee.

BONUS CHECKING ACCOUNT
VARIABLE RAE ACCOUT: 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 accunt an ant time:
TERING LEVELS AND THEIR APPLICABLE INTEREST RATES: The interest rate to be paid on your account will depend on the daily balance in your account. Sei the last panel of this brochure
to determine what interestrate will be paid depending on the daily balenece in youru accountest rThe wili be paid depending on the daily
interest rates that apply are: interest rates that apply are:

- It the daily balance in your account is $\$ 5500$ or less, no interest
will be paid on the entire balance in your account. will be paid on the entire balance in your account.
If the daily balance in your account is 550.01 It the daily balance e in your account is $\$ 500.01$ or more but less
than or equal to $\$ 2,500.00$, the entrire balance in your account then or equal to 0 \$2,50.00, the entire ba
will earn the appropraie interest rate.
If the daily balance
If the daile bapalacoe in in your acrecouthte. is $\$ 2,500.01$ or more, the
entire balance in your account will earn the appropriate interest
rate.
COMPOUNDING AND CREDITING: Interest will be compounded COMPOUNDING ANDCREDTING: Interest will be compounded
on a daily basis and credited to your account on a monthly basis.


## minimum balance requirements

- TO OPEN THE ACCOUNT: You must deposit $\$ 500$ to open - TO AVOID THE IMPOSITION OF FEES: A fee will be imposed every monthit the balance in the account falls below $\$ 500$ on
any day of your monthly statement cycle. See fee schedule
for current tee.
- TO OBTAIN THE ANNUAL PERCENTAGE YIELD DIS-
CLOSED: You mustmaintain a minimumbalance of $\$ 500$ in the account each day to obtain the disclosed annual percentage
BALANCE COMPUTATION METHOD: We use the daily balance
method to calculate the interest on your account. This method BALANCE COMPUTATON NETH OD: We Use the daliy balance
method to calculute the interest on your account. This methood
applies adaily ACCRUAL OF INTEREST ON NONCASH DEPOSITS: Interest
begins to accrue on the business day you deposit noncash items beginsto accrue on the
(for example, checks).
TRANSACTION LIMITATIONS:
We reserve the right to require at least 7 days written notice before any withdrawal or transfer from an interest bearing
account.

MONEY MARKET DEPOSIT ACCOUNT
VARIABLE RATE ACCOUNT: Your interest rate and annual VARIABLE RATE ACCOUNT:
percentage yield may change.
DETERMINATION OF RATE:T The interest rate on your account is
based on the Federal Funds Rate less the disclosed percentage based on the Federal Fun
points disclosed below.
FREQUENCY OF RATE CHANGES: We change the interest rate
on your account every time the Federal Funds Rate changes. tiering Levels and their applicable interest rates The interest rate to be paid on your account will depend on the
daily balance in your account. See the reverse panel of this brochure to determine what interest rate will be paid depending
on the ealiy balance in your account. The separate "tiers" that
have varying interest rates that apoly are:
If the daily balance in your account is $\$ 24,999.99$ or less, th
entire balance in your account will earn the appropriate entire balanc

- If the daily balance in your account is $\$ 25,000.00$ or more but
less than or equal to
account will
sag.999.99, the entire balance in

If the daily balance in your account is $\$ 100,000.00$ or more but
less than or equal to $\$ 249,999.99$, the entire balance in your account will earn the appropriate interest rate
If the daily balance in your account is $\$ \$ 50,000.00$ or more,
the entire balance in your account will earn the appropriate the entire balance in your account will earn the appropriate
interest rate. COMPOUNDING AND CREDITING: Interest will not be compo
basis.

## minimum balance requirements.

- TO OPEN THE ACCOUNT: You must deposit $\$ 2,500.00$ to
- TO AVOID THE IMPOSITION OF FEES: A fee will be imposed
every monthif the balance in the account falls below $\$ 2,500.00$
on any day of your monthly statement cycle. See fee schedule on any day of for
TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISaccount each day to obtain the disclosed annual percentage
yield. yield.
BALANCE COMPUTATION METHOD: We use the daily balance
method to calculate the interest on your account. This method method to calculate the interest on your account. This method
applies a daily periodic rate to the principal inthe account each day. accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items
(for example, checks). exa

IION LIMITATIONS: You may not make more than six transfers and withdrawals, or combination of such transfers and
withdrawals, per statement cycle, to another account or to a hird party by means of a Preauthorized dor automaticout transferor order.
You may not make more than 6 transfers and withdrawals, or
combination of such transfers and withdrawals, per calendar month, to another of your accounts or to a third, party by means
of a Preauthorized or automatic transfer or similar order. We reserve the right to require at least 7 days written notice
before any withdrawal or transfer from an interest bearing
account.

## CERTIFICATE OF DEPOSIT

IXED RATE ACCOUNT:The interestrate on this account is fixed. You will be paid this rate until the maturity date of the certificicate.
COMPOUNDING ANDC REDTING: Interestwill be compounded nd credited toy youraccount on a monthly basis. Fornew accounts, NON-CREDITED INTEREST: Interest that has been accrued, but
not credited to an account at the time of a withdrawal from the ot credited to an account at the time of a withdrawal from the
ccount will not be paid by Penncrest $B A N K$ or credited to the ccount will not be paid by PennCrest BANK or credited to the INIMUM BALANCE REQUIREMENTS:
TO OPEN THE ACCOUNT: You must deposit $\$ 1000$ to open
the account.
TOOBAIT THEANNUALPERCENTAGE YIELDDISCLOSED:
You must maintain a minimum balance of $\$ 1000$ in the account You must maintain a minimum balance of $\$ 1000$ in the account
to otatan the e sisclosed annual percentage yield.

 CCRUAL OF INTEREST ON NONCASH DEPOSITS: Interest
begins to acrue onthe business day you deposit noncash items
for exampe, checks). (or example, checks). our account until the maturity date
WHEN Your ACCOUNT WILL MATURE: See the last panel of
tis brochure to determine the maturity date or term needed to in tain the annual yeield stateded maturn we may impose a penalty if
ARLY WITHDRAWAL PENALTY: EARLY WITHDRAWAL PENALTY: We may impose a penalty
you withdraw any of the principal before the maturity date. Th you withdraw any of the principal be
amount of the penalty is as follows:
$\begin{array}{ll}\text { Certificate Term } & \begin{array}{l}\text { Withdrawal Penalty } \\ \text { A1 Day } \\ 6 \text { Months or longer } \\ 182 \text { Daysest Earned } \\ \text { 18 Interest }\end{array}\end{array}$
If you reduce the balance in the account below the minimum
balancerequirement, we may impose the penalt on the entire
account balance and any funds

