

# TRUTH-IN-SAVINGS DISCLOSURE

## VALUE CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

### **Fees:**

A monthly service fee of \$2.00 will be charged each month if you choose to have check images returned with your statement.

## REGULAR CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$400.00 any day of the cycle.

**Regular Checking Account Organization** - We have organized your Regular Checking account in a nontraditional way. Your Regular Checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Regular Checking operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

### **Additional Feature:**

This account features Easy Image Checks.

## MONEYMANAGER ACCOUNT (NOW Account)

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Additional Feature:**

This account features Easy Image Checks.

**NOW Account Organization** - We have organized your NOW account in a nontraditional way. Your Moneymanager account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Moneymanager operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

**SUPER MONEYMANAGER ACCOUNT  
(NOW Account)**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$10.00 will be imposed every statement cycle if the combined balance in deposit accounts falls below \$2,500.00 any day of the cycle.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Additional Feature:**

This account features Easy Image Checks.

**NOW Account Organization** - We have organized your NOW account in a nontraditional way. Your Super Moneymanager account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Super Moneymanager operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

### **PRESTIGE 50 ACCOUNT (NOW Account)**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$550.00 any day of the cycle.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

#### **Additional Feature:**

This account features Easy Image Checks.

**NOW Account Organization** - We have organized your NOW account in a nontraditional way. Your Prestige 50 account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Prestige

50 operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

### **MONEY MARKET ACCOUNT (Money Market Savings Account)**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

#### **Transaction limitations:**

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, computer, or telephone transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

#### **Fees:**

An activity fee of \$5.00 will be charged for each transaction in excess of the above limitations.

### **HEALTH SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Fees:**

A service charge fee of \$3.50 will be charged each monthly statement cycle.

An account opening fee of \$10.00 will be charged to open this account.

**Health Savings Account Organization** - We have organized your Health Savings account in a nontraditional way. Your Health Savings account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest bearing account. You will not see any difference between the way your Health Savings operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

## **COLLEGE WEALTH® 529 SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$250.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a College Wealth® 529 Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties.

**Minimum withdrawals and deposits** - \$50.00 after the opening deposit.

**Fees:**

An administration fee of \$25.00 will be charged annually during the month of December.

**STATEMENT SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded per statement cycle. Interest will be credited to your account per statement cycle.

**Effect of closing an account** - If you close your account within 90 days of opening and before interest is credited, you will not receive the accrued interest and a service fee of \$10.00 will be charged.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$2.00 will be imposed every month if the balance in the account falls below \$50.00 any day of the month. This fee will not apply to persons under 18 years of age.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, computer, or telephone transfer are limited to six per statement cycle with no transfers by check, draft, debit card or similar order to third parties.

**Fees:**

An activity fee of \$1.00 will be charged for each withdrawal in excess of six during a statement cycle.

- ..... **REGULAR CERTIFICATE OF DEPOSIT**
- ..... **PREFERRED CERTIFICATE OF DEPOSIT**  
(To qualify for this certificate, you must have a Super Money Manager account with the bank.)
- ..... **SENIOR CITIZENS CERTIFICATE OF DEPOSIT**  
(To qualify for this certificate, you must be age 62 or older.)

**Rate Information (fixed rate account)** - The interest rate on your account is .....% with an annual percentage yield of .....%. You will be paid this rate until first maturity.

**Compounding frequency** - Interest will be compounded every .....

**Crediting frequency** - Interest will be credited to your account every .....

**Effect of closing an account** - If a depositor closes an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 (for example, checks).

**Transaction limitations:**

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Time requirements** - Your account will mature .....

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:  
The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year:  
The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

**Non-automatically renewable time account** - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

## **IRA VARIABLE RATE SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If a depositor closed an account after accruing interest, but before crediting, the depositor will not forfeit that interest.

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Daily 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

**Fees:**

A service fee of \$10.00 will be charged for each partial withdrawal occurring in any month other than January and a service fee of \$25.00 will be charged for each full withdrawal occurring in any month other than January. These fees will apply to any withdrawal if the account holder is under the age of 59 1/2.

### MONEY MOVR

Automatic overdraft coverage via transfers from your Rappahannock National Bank account. With Money Movr, there are no annual fees. If you accidentally write a check for more than your balance, the money needed is automatically advanced to your account. The fee for each transfer is a \$5.00 service charge.

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**Overdraft Fee Transaction Categories** - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

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### YOUR ACCOUNT

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

- VALUE CHECKING ACCOUNT**
- REGULAR CHECKING ACCOUNT**
- MONEYMANAGER ACCOUNT (NOW Account)**

The interest rate for your account is .....%

with an annual percentage yield of .....%.

- SUPER MONEYMANAGER ACCOUNT (NOW Account)**

#### **Rate Information:**

- **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 2** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 3** - If your daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.

- PRESTIGE 50 ACCOUNT (NOW Account)**

The interest rate for your account is .....%

with an annual percentage yield of .....%.

**MONEY MARKET ACCOUNT (Money Market Savings Account)**

**Rate Information:**

- **Tier 1** - If your daily balance is \$500,000.00 or more the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 2** - If your daily balance is more than \$99,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 3** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 4** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 5** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 6** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.

**HEALTH SAVINGS ACCOUNT**

**Rate Information:**

- **Tier 1** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 3** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.

**COLLEGE WEALTH® 529 SAVINGS ACCOUNT**

**Rate Information:**

- **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.
- **Tier 2** - If your daily balance is more than \$249.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be .....% with an annual percentage yield of .....%.

**STATEMENT SAVINGS ACCOUNT**

The interest rate for your account is .....%

with an annual percentage yield of .....%.

..... **REGULAR CERTIFICATE OF DEPOSIT**

..... **PREFERRED CERTIFICATE OF DEPOSIT**

..... SENIOR CITIZENS CERTIFICATE OF DEPOSIT

IRA VARIABLE RATE SAVINGS ACCOUNT

The interest rate for your account is .....%

with an annual percentage yield of .....%.

Your ..... account will mature on ....., and it will automatically renew unless you prevent it. The new maturity date will be ..... . The interest rate and annual percentage yield have not yet been determined. They will be available on ..... . Please call (866) 593-4400 to learn the interest rate and annual percentage yield for your new account.



# RAPPAHANNOCK

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## NATIONAL BANK

[www.rappahannockbank.com](http://www.rappahannockbank.com)  
MEMBER FDIC

2211547-020

Rev. 2/10

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