

the interest rate and annual percentage yield then being paid on regular savings accounts.

WITHDRAWAL 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 reduce earnings.

RENEWAL OF ACCOUNT: Your account will automatically renew at maturity. You will have 7 calendar days after the maturity date to withdraw your funds without being charged a penalty. You will not earn interest during the grace period if you withdraw your funds.

TRANSACTION LIMITATIONS:
-- We reserve the right to require at least 7 days written notice before any withdrawal or transfer from an interest bearing account.

RETIREMENT ACCOUNT FIXED RATE CERTIFICATE

FIXED RATE ACCOUNT: The interest rate on this account is fixed. You will be paid this rate until the maturity date of the certificate.

COMPOUNDING AND CREDITING: Interest will be compounded and credited to your account on a monthly basis. For new accounts, see back panel for option selected.

NON-CREDITED INTEREST: Interest that has been accrued, but not credited to an account at the time of a withdrawal from the account will not be paid by PennCrest BANK or credited to the account by reason of such withdrawal.

MINIMUM BALANCE REQUIREMENTS:

— **TO OPEN THE ACCOUNT:** You must deposit \$100 to open the account.

— **TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$100 in the account 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 (for example, checks).

TRANSACTION LIMITATIONS: You may make additions to the balance in your account in minimum amounts of \$10 during its term.

WHEN YOUR ACCOUNT WILL MATURE: See the last panel of this brochure to determine 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 amount of the penalty 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 account balance and any funds left in the account will then receive the interest rate and annual percentage yield then being paid on regular savings accounts.

SPECIAL RETIREMENT ACCOUNT PROVISIONS: If the funds deposited in a certificate account are to open an Individual Retirement Account, no penalty will be imposed for any withdrawal that is made within 7 days of establishing the IRA Account. In addition to any penalty that we may impose for early withdrawal, under certain circumstances, there may be an additional IRS penalty. See your Retirement Account Documents for details.

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 reduce earnings.

RENEWAL OF ACCOUNT: Your account will automatically renew at maturity. You will have 7 calendar days after the maturity date to withdraw your funds without being charged a penalty. You will not earn interest during the grace period if you withdraw your funds.

TRANSACTION LIMITATIONS:
-- We reserve the right to require at least 7 days written notice before any withdrawal or transfer from an interest bearing account.

RETIREMENT ACCOUNT 18 MONTH VARIABLE RATE CERTIFICATE

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 AND CREDITING: Interest will be compounded and credited to your account on a monthly basis.

NON-CREDITED INTEREST: Interest that has been accrued, but not credited to an account at the time of a withdrawal from the account will not be paid by PennCrest BANK or credited to the account by reason of such withdrawal.

MINIMUM BALANCE REQUIREMENTS:

— **TO OPEN THE ACCOUNT:** You must deposit \$100 to open the account.

— **TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$100 in the account 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 (for example, checks).

TRANSACTION LIMITATIONS: You may make additions to the balance in your account in minimum amounts of \$10 during its term.

WHEN YOUR ACCOUNT WILL MATURE: See the last panel of this brochure to determine 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 amount of the penalty 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 account balance and any funds left in the account will then receive the interest rate and annual percentage yield then being paid on regular savings accounts.

SPECIAL RETIREMENT ACCOUNT PROVISIONS: If the funds deposited in a certificate account are to open an Individual Retirement Account, no penalty will be imposed for any withdrawal that is made within 7 days of establishing the IRA Account. In addition to any penalty that we may impose for early withdrawal, under certain circumstances, there may be an additional IRS penalty. See your Retirement Account Documents for details.

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 reduce earnings.

RENEWAL OF ACCOUNT: Your account will automatically renew at maturity. You will have 7 calendar days after the maturity date to withdraw your funds without being charged a penalty. You will not earn interest during the grace period if you withdraw your funds.

TRANSACTION LIMITATIONS:
-- We reserve the right to require at least 7 days written notice before any withdrawal or transfer from an interest bearing account.

DATE _____
 NEW ACCOUNT
 INFORMATION REQUEST

IMPORTANT TRUTH-IN-SAVINGS INFORMATION ABOUT OUR

- PASSBOOK SAVINGS ACCOUNT
- STATEMENT SAVINGS ACCOUNT
- CHRISTMAS CLUB ACCOUNT
- VACATION CLUB ACCOUNT
- PENNCREST CHECKING ACCOUNT
- PLAIN & SIMPLE CHECKING ACCOUNT
- BONUS CHECKING ACCOUNT
- MONEY MARKET DEPOSIT ACCOUNT
- CERTIFICATE OF DEPOSIT
- RETIREMENT ACCOUNT
FIXED RATE CERTIFICATE
- RETIREMENT ACCOUNT
18 MONTH VARIABLE RATE CERTIFICATE

STATEMENT SAVINGS ACCOUNT (NEW ACCOUNT OR INQUIRY)

If the daily balance in your account is \$100 or less, no interest will be paid on the entire 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 account will earn:
INTEREST RATE _____ %

ANNUAL PERCENTAGE YIELD _____ %
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:
INTEREST RATE _____ %

ANNUAL PERCENTAGE YIELD _____ %
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 account will earn:
INTEREST RATE _____ %

ANNUAL PERCENTAGE YIELD _____ %
If the daily balance in your account is \$50,000.01 or more, the entire balance in your account will earn:
INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %
These rates and yields are accurate as of the date shown above. Please call 888-716-7587 for current information.

BONUS CHECKING ACCOUNT TIERS AND RATES

(NEW ACCOUNT OR INQUIRY)

If the daily balance in your account is \$500 or less, no interest will be paid on the entire account.

If the daily balance in your account is \$500.01 or more but less than or equal to \$2,500.00, the entire balance in your account will earn:

INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %

If the daily balance in your account is \$2,500.01 or more, the entire balance in your account will earn:

INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %

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

MONEY MARKET DEPOSIT ACCOUNT (NEW ACCOUNT OR INQUIRY)

If the daily balance in your account is \$24,999.99 or less, the entire balance in your account will earn:

INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %

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:

INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %

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:

INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %

If the daily balance in your account is \$250,000.00 or more, the entire balance in your account will earn:

INTEREST RATE _____ %
ANNUAL PERCENTAGE YIELD _____ %

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

NEW ACCOUNT

MATURITY DATE _____

INTEREST RATE _____ %

ANNUAL PERCENTAGE YIELD _____ %

CERTIFICATE FREQUENCY OF COMPOUNDING _____

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

TRUTH IN SAVINGS REGULATION DD DISCLOSURE

Effective February 6, 2023



1201 12th Street
Altoona, PA 16601
888-716-7587

www.PennCrest.bank

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about. Please take note of the back panel listing rate information and maturity dates. Please also note Separate Fee 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 AND CREDITING: Interest will be compounded on a daily basis and credited to your account on a quarterly basis.

MINIMUM BALANCE REQUIREMENTS:

— **TO OPEN THE ACCOUNT:** You must deposit \$100 to open the account.

— **TO AVOID THE IMPOSITION OF FEES:** A minimum balance fee will be imposed every month if the balance in the account falls below \$100 on any day of the month. 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 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: There are no transfers or withdrawals allowed from this account type to another account or to a third 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.

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.

FREQUENCY OF RATE CHANGES: We may change the interest rate on your account at any time.

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 last panel of this brochure to determine what interest rate will be paid depending on the daily balance in your account. The separate “tiers” that have varying interest rates that apply are:

- If the daily balance in your account is \$100 or less, no interest 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

account will earn the appropriate interest rate.

- 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 the appropriate interest 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 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 on a daily basis and credited to your account on a monthly basis.

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.

— **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 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 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 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.

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 AND CREDITING: 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 before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

— **TO OPEN THE ACCOUNT:** You must deposit \$10 to open the account.

— **TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$10 in the account 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 (for example, checks).

EARLY WITHDRAWAL PENALTY: If you 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 account will not renew automatically at maturity. At maturity all funds in the account will be mailed to you via check or transferred to another deposit account.

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 if you do not have a direct deposit going directly into your account. See fee schedule for current fee.

TRANSACTION LIMITATIONS: A Service Charge will be assessed 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 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.

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 last panel of this brochure to determine what interest rate will be paid depending on the daily balance in your account. The separate “tiers” that have varying interest rates that apply are:

- If the daily balance in your account is \$500 or less, no interest will be paid on the entire balance in your account.

- If the daily balance in your account is \$500.01 or more but less than or equal to \$2,500.00, the entire balance in your account will earn the appropriate interest rate.

- If the daily balance in your account 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 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 the account.

— **TO AVOID THE IMPOSITION OF FEES:** A fee will be imposed every month if the balance in the account falls below \$500 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 \$500 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 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:

-- 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 percentage yield may change.

DETERMINATION OF RATE: The interest rate on your account is based on the Federal Funds Rate less the disclosed percentage 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 daily balance in your account. The separate “tiers” that have varying interest rates that apply are:

- If the daily balance in your account is \$24,999.99 or less, the entire balance in your account will earn the appropriate interest rate.

- 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 the appropriate interest rate.

- 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 \$250,000.00 or more, the entire balance in your account will earn the appropriate interest rate.

COMPOUNDING AND CREDITING: Interest will not be compounded and will be credited to your account on a monthly basis.

MINIMUM BALANCE REQUIREMENTS:

— **TO OPEN THE ACCOUNT:** You must deposit \$2,500.00 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 \$2,500.00 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 \$0.01 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 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 more than six transfers and withdrawals, or combination of such transfers and withdrawals, per statement cycle, to another account or to a third party by means of a Preauthorized or automatic transfer, or telephonic agreement, or by check, draft, debit card, or similar 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

FIXED RATE ACCOUNT: The interest rate on this account is fixed. You will be paid this rate until the maturity date of the certificate. **COMPOUNDING AND CREDITING:** Interest will be compounded and credited to your account on a monthly basis. For new accounts, see back panel for option selected.

NON-CREDITED INTEREST: Interest that has been accrued, but not credited to an account at the time of a withdrawal from the account will not be paid by PennCrest BANK or credited to the account by reason of such withdrawal.

MINIMUM BALANCE REQUIREMENTS:

— **TO OPEN THE ACCOUNT:** You must deposit \$1000 to open the account.

— **TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$1000 in the account 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 (for example, checks).

TRANSACTION LIMITATIONS: You may not make deposits into your account until the maturity date.

WHEN YOUR ACCOUNT WILL MATURE: See the last panel of this brochure to determine 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 amount of the penalty is as follows:

Certificate Term	Withdrawal Penalty
91 Day	All Interest Earned
6 Months or longer	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 account balance and any funds left in the account will then receive