



## Addendum to the Disclosure of Products and Fees Checking and Savings

*Effective August 21, 2020*

This disclosure presents information for the First Citizens Bank Military Savings account. For details concerning the rules and regulations governing your account, please refer to the Deposit Account Agreement. For Miscellaneous Fees and other fees associated with your account, please refer to the Disclosure of Products and Fees – Checking and Savings. To be eligible for this account, you must be serving on active duty within the armed forces or be a full-time reservist.

### Military Savings

This is a tiered interest rate account. The interest rate and annual percentage yield for all tiers are as follows:

As of \_\_\_\_\_,

Tiers	If Your Daily Balance Is At Least:	But Less Than:	The Interest Rate Applied Daily to the Entire Collected Balance Will Be:	With an Annual Percentage Yield of:
Tier 1:	\$ 0	\$ 5,000	_____ %	_____ %
Tier 2:	\$ 5,000	\$ 10,000	_____ %	_____ %
Tier 3:	\$ 10,000	Unlimited	_____ %	_____ %

Minimum deposit required to open account..... \$100.00

Daily ledger balance required to avoid a monthly maintenance fee ..... \$300.00

#### Monthly service charges:

- Monthly maintenance fee ..... \$5.00
- Withdrawal and transfer fees: (Withdrawals and transfers include electronic withdrawals/transfers and PIN-based transactions).
  - First 2 withdrawals or transfers per statement period..... No charge
  - Each additional withdrawal or transfer..... \$3.00