GULF COAST BANK
& Trust Company

200 St. Charles Ave., New Orleans, LA 70130 ❖ 504-561-6124 ❖ 1-800-223-2060

TRUTH IN SAVINGS DISCLOSURE

Account Type: Select Money Market FL
Account #:______________________________
Date: __________________________________

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

Minimum Balance & Eligibility Requirements
- A minimum deposit of $20 is required to open account.
- A Select Checking account is required.
- The owner(s) of your Select Checking account and Select Money Market account must be the same.

Service Charge and Additional Fees
- No monthly maintenance service cycle charge.
- A fee of $10.00 per debit/withdrawal transaction, excluding ATM transactions, in excess of six (6) per month will be assessed.
- See Notice of Disclosure for Services and Fees for a list of additional fees that may apply.

Variable Rate
- The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- The inital interest rate and annual percentage yield for your account is tiered and is determined by the rate tier that your initial deposit falls into on the date your account is opened.
- Account Interest Rate Tiers

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
$ 1,500,000.00 and greater	3.50%	3.55%
$ 1,000,000.00 - $1,499,999.99	3.40%	3.44%
$ 250,000.00 - $999,999.99	0.85%	0.85%
$ 100,000.00 - $249,999.99	0.70%	0.70%
$ 0.01 - $99,999.99	0.50%	0.50%

- The interest rate and annual percentage yield stated above are accurate as of the date printed above. If you would like more current rate and yield information please call us at one of the numbers listed above.
- Fees may reduce earnings.

Frequency of Rate Change
- At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Noncash Deposits
- Interest will begin to accrue the next business day following the day of your opening deposit.

Compounding, Crediting and Balance Computation

- Interest is compounded monthly. Interest will be credited at the end of each monthly statement cycle.
- If you close your account before interest is credited, you will not receive the accrued interest.
- 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. The daily periodic rate may vary.
- The period we use is days in statement cycle.

Additional Terms

- You will receive a monthly periodic statement.
- Your account will be placed in Dormant Status after 12 months of inactivity. While your account is dormant, any applicable monthly service charges and monthly paper statement fees will be waived. You will no longer receive periodic statements and/or eStatement notifications. Upon reactivating your account, you will begin to receive a periodic statement and all fees associated with the account product will be assessed, unless you meet the balance requirements if applicable.
- Check printing fees may apply - prices will vary.
- If you no longer meet the eligibility requirements for the Select Money Market account, your Select Money Market account will be converted to the Best Money Market Account and all of the terms and conditions of the ***Best Money Market*** account will apply. See Best Money Market Disclosure for complete details.
  Gulf Coast Bank will contact you before converting the account.