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TRUTH-IN-SAVINGS DISCLOSURE
KOFE Club Addendum

Account Type	Dividend Rate/ Annual Percent-	Dividends Compounded	Dividend Credited	Dividend Period	Minimum Opening Deposit	Min. Balance to Avoid a Service Fee	Min. Balance to Earn the Disclosed Rate	Balance Method to Calculate Dividend
KOFE Club Type 10	0.02/0.02	Quarterly	Quarterly	Quarterly (Calendar)	_____	_____	_____	Average Daily Balance

Account Limitations

1. One withdrawal before December 31, 2022, any additional withdrawals incur a \$20.00 early withdrawal fee.
2. Transfers out of the account cannot be made through Touch Tone Teller, Virtual Branch or Shared Branching.
3. Must register for KOFE at: <https://membersonenj.kofetime.com>. Registration is easy and free.
4. Complete a total of (4) KOFE activities before the end of the year, found in the KOFE Portal. Limited to one a month.
5. Limited to one per social security number.
6. Maximum deposit of \$100 per month.
7. Funds will automatically transfer at start of the next year.

Last Dividend Declaration Date:

09/30/2021

Signature:

Date:

Please refer to the Truth-In-Savings Disclosure for additional Account Disclosures