PARK NATIONAL BANK

Opportunity Money Market Account Truth in Savings Disclosure

Park NATIONAL BANK

Account type	Minimum deposit to open account	Minimum balance to obtain Annual Percentage Yield (APY)	Interest rate[1]	APY	Interest compounding	Interest frequency[2]
Opportunity Money Market	$1,500.00	$0.01 to $9,999.99	1.732%	1.75%	Monthly	Monthly
		$10,000.00 to $24,999.99	2.467%	2.50%		
		$25,000.00 to $49,999.99	2.712%	2.75%		
		$50,000.00 to $99,999.99	2.858%	2.90%		
		$100,000.00 to above	3.004%	3.05%		
The Annual Percentage Yield (APY) listed is accurate as of date provided along with your account opening documentation.						

This Truth in Savings Disclosure, along with other documents provided to you at the time you open your account, and which documents may be amended or supplemented thereafter, contains rules that govern your account.

[1]Interest Rate

The interest rate and annual percentage yield for your account depend upon the applicable rate tier, as stated above. The interest rate and annual percentage yield for these tiers may change.

Compounding and Crediting

[2]Frequency: Interest will be compounded and paid as set forth above.

Effect on Closing an Account: If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance Method: We use the daily balance method to calculate 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).

Minimum Balance Requirements

To Open the Account: You must deposit the amount set forth above to open your account.

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. For additional details, see above.

To Avoid Imposition of Fees: A maintenance fee of $10.00 will be imposed every monthly statement cycle if the average daily balance for the statement cycle falls below $1,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly statement cycle.

Fees could reduce the earnings on the account. Safekeeping of checks required. Images are included with mailed statements or paperless statements.

For other general service charges and/or fees that may apply, refer to out “Special Handling Fees” Disclosure.

MEMBER FDIC