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Checking - PERSONAL

		MapleMark CHECKING	MapleMark GOLD CHECKING	MapleMark PLATINUM CHECKING
INTEREST	RATE INFORMATION	This account is a non-interest bearing account	Please refer to the Rate and Fee Schedule document which accompanies this disclosure for the Annual Percentage Yield (APY) and Rate information for your account.	
	RATE CHANGE LIMITS		Interest rates (and corresponding APY) are dependent on your daily balance. The rate corresponding with your daily balance, from the schedule provided, is applied to the <i>entire balance</i> of your account.	
	ACCRUAL		At our discretion, we may change the interest rate and annual percentage yield on your account at any time. We may change the interest rate on your account daily.	
	CALCULATION		Interest begins to accrue on the business day you deposit noncash items (for example, checks).	
	PAYMENT		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.	
	UNCREDITED INTEREST		Interest will be compounded monthly. Interest will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.	
BALANCE REQUIREMENT	TO OPEN THE ACCOUNT	You must deposit a minimum of \$200 to open the account.	You must deposit a minimum of \$5,000 to open.	You must deposit a minimum of \$25,000 to open.
	MAXIMUM BALANCE	There is no maximum balance for this account type.		
	TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED	This account is a non-interest bearing account	You must maintain a minimum daily balance of \$.01 to obtain the disclosed annual percentage yield.	You must maintain a minimum daily balance of \$25,000 to obtain the disclosed annual percentage yield.
	ATM FEES	While MapleMark Bank does not charge you for ATM transactions, the owner of the ATMs you use may charge a fee. The Bank refunds a maximum of \$10 per month in ATM fees incurred.	The Bank refunds a maximum of \$25 per month in ATM fees incurred.	The Bank refunds all these fees.
	CHECK PRINTING	Checks are not provided free of charge. However, you're welcome to order as many checks as needed, in any design you wish at your own expense using our vendor or one of your choosing. Please talk to your MapleMark Banker to order.	Your first box of MapleMark designed checks is free.	You are eligible for up to one (1) box of MapleMark designed checks free every twelve (12) months.
	OTHER FEES	Please refer to the <u>Rate and Fee Schedule</u> document which accompanies this disclosure for fees related to transactions and services you may request.		
LIMITS	TRANSACTIONS	There are no limitations on the amount or frequency of deposits or withdrawals made to your account.		

Checking - BUSINESS

		MapleMark BUSINESS CHECKING	MapleMark COMMERCIAL ANALYSIS CHECKING
EARNINGS CREDIT	RATE INFORMATION	This account is a non-interest bearing account	An earnings credit rate is an earnings allowance that the Bank provides to you for collected balances in your account. This allowance is applied as a credit against any charges you incur for activities on your account. At our discretion, we may change the earnings credit rate on your account at any time.
BALANCE REQUIREMENTS	TO OPEN THE ACCOUNT	You must deposit a minimum of \$500 to open the account.	There is no minimum balance to open the account.
	MAXIMUM BALANCE	There is no maximum balance for this account type.	
	TO AVOID MONTHLY SERVICE CHARGE	A monthly service charge will be imposed every cycle if the average daily balance for the cycle falls below \$500. 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. Please refer to the Rate and Fee Schedule document which accompanies this disclosure for the current monthly service charge.	A monthly service charge will be imposed every cycle, regardless the balance of the account.
FEES	SERVICE CHARGE	Your account has a monthly service charge. Please refer to the Rate and Fee Schedule document which accompanies this disclosure for the current monthly service charge.	
	TRANSACTION CHARGES	Combined debit and credit transactions in excess of 100 per monthly cycle will be charged the Per Item Fee shown in the Fee Schedule provided with this booklet.	Please see your MapleMark Banker for detailed information relating to the pricing of transactional service fees for your account.
	ATM FEES	While MapleMark Bank does not charge you for ATM transactions, the owner of ATMs you use may charge a fee.	ATM transactions are not allowed on this account.
	OTHER FEES	Please refer to the Rate and Fee Schedule document which accompanies this disclosure for fees related to transactions and services you may request.	
LIMITS	TRANSACTIONS	There are no limitations on the amount or frequency of deposits or withdrawals made to your account. However, combined debit and credit transactions in excess of 100 per monthly cycle will be charged the Per Item Fee shown in the Fee Schedule provided with this booklet.	There are no limitations on the amount or frequency of deposits or withdrawals made to your account. Please see your MapleMark Banker for detailed information relating to the pricing of transactional service fees for your account.

Savings and Money Market - PERSONAL AND BUSINESS

		MapleMark SAVINGS	MapleMark GOLD MONEY MARKET	MapleMark PLATINUM MONEY MARKET
INTEREST	RATE INFORMATION	Please refer to the Rate and Fee Schedule document which accompanies this disclosure for the Annual Percentage Yield (APY) and Rate information for your account. Interest rates (and corresponding APY) are dependent on your daily balance. The rate corresponding with your daily balance, from the schedule provided, is applied to the <i>entire balance</i> of your account.		
	RATE CHANGE LIMITS	At our discretion, we may change the interest rate and annual percentage yield on your account at any time. We may change the interest rate on your account daily.		
	ACCRUAL	Interest begins to accrue on the business day you deposit noncash items (for example, checks).		
	CALCULATION	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.		
	PAYMENT	Interest will be compounded monthly. Interest will be credited to your account monthly.		
	UNCREDITED INTEREST	If you close your account before interest is credited, you will receive the accrued interest.		
BALANCE REQUIREMENT	TO OPEN THE ACCOUNT	You must deposit a minimum of \$100 to open the account.	You must deposit a minimum of \$10,000 to open the account.	You must deposit a minimum of \$25,000 to open the account.
	MAXIMUM BALANCE	There is no maximum balance for this account type.		
	TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED	You must maintain a minimum daily balance of \$.01 to obtain the disclosed annual percentage yield.	You must maintain a minimum daily balance of \$.01 to obtain the disclosed annual percentage yield.	You must maintain a minimum daily balance of \$.01 to obtain the disclosed annual percentage yield.
OTHER FEES	Please refer to the <u>Rate and Fee Schedule</u> document which accompanies this disclosure for fees related to transactions and services you may request.			
LIMITS	TRANSACTIONS	There are no limitations on the amount or frequency of deposits or withdrawals made to your account.		
	NOTICE OF WITHDRAWAL	We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. The law requires us to reserve this right, but it is not our general policy to use it.		

Certificates of Deposit [CDs] - PERSONAL AND BUSINESS

INTEREST	RATE INFORMATION	Please refer to your Certificate of Deposit for the for the Annual Percentage Yield (APY) and Rate information for your account. We will pay this rate until your certificate first matures.
	RATE CHANGE LIMITS	You will be paid this rate until the maturity date printed on your Certificate of Deposit.
	ACCRUAL	Interest begins to accrue on the business day you deposit noncash items (for example, checks).
	CALCULATION	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.
	PAYMENT	Interest will be compounded monthly. Interest will be credited to your account monthly. Payment of interest - <ul style="list-style-type: none"> ■ May be credited to the certificate balance; or, ■ May be deposited into a MapleMark Bank checking or savings account; or ■ May be electronically deposited to a checking or savings account at a Bank of your choice; or The annual percentage yield disclosed assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
	UNCREDITED INTEREST	If you close your account before interest is credited, you will receive the accrued interest.
BALANCE REQUIREMENTS	TO OPEN THE ACCOUNT	You must deposit a minimum of \$1,000 or \$25,000 to open the account.
	MAXIMUM BALANCE	Generally, there is no maximum balance for this account type. Maximums may apply to special rate offerings, as disclosed within the rate offering.
	TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED	You must maintain minimum daily balances of \$.01 or \$25,000 to obtain the disclosed annual percentage yields. Please refer to the Rate and Fee Schedule document which accompanies this disclosure for the current rate and APY.
CERTIFICATES OF DEPOSIT	TERM	Terms on certificates range from 90 Days to 36 Months. Please refer to your Certificate of Deposit for specific term information and maturity date.
	WITHDRAWAL OF INTEREST PRIOR TO MATURITY	The annual percentage yield disclosed assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
	RENEWABILITY	This account will automatically renew at maturity. You will have ten (10) calendar days after maturity to withdraw the funds without penalty. You may also deposit additional funds to the account at this time. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date, which have the same term, minimum balance and other features as the original time deposit.
	EARLY WITHDRAWAL PENALTY	A penalty may be imposed for withdrawals before maturity; the amount of the penalty is based on the term of your account and the amount withdrawn; please refer to your Certificate of Deposit for specific term information. <ul style="list-style-type: none"> ■ <i>Less than 12 months</i> – 3 months’ interest penalty ■ <i>12 Months or greater</i> – 6 months’ interest penalty In certain circumstances such as death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.
LIMITATIONS	TRANSACTIONS	<ul style="list-style-type: none"> ■ You may not make any deposits into your account before maturity. ■ Withdrawals of principal from your account before maturity will be subject to an Early Withdrawal Penalty described above. ■ You may withdraw interest at any time during the term of the certificate after it is credited to your account; penalty free. However, the annual percentage yield disclosed assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.