

Summer Checking

Special Account Features:

- The minimum balance to open the account and obtain the gift is \$5,000.
- The minimum deposit into the Checking Account must consist entirely of new money.
- You may choose any Irwin Union checking product to participate in this offer.
- One promotional gift item valued up to \$250 will be provided per Tax Identification Number within 30 days of account opening.
- Irwin Union Bank may report to the IRS the value of any gift and any applicable taxes are the responsibility of the recipient.
- **A fee of \$500 for costs associated with the promotional gift will be charged, if you close your account within 11 months of opening.**
- This offer is available to both consumer and commercial depositors.
- No public funds.
- No brokered deposits.
- Offer subject to change at any time.
- Offer good as of May 19, 2009.

Rate Information:

- Your interest rate and annual percentage yield may change.

Frequency of rate change:

- We may change the interest rate on your account at any time.

Determination of rate:

- Some accounts are tiered rate accounts. Please refer to our separate rate sheet for current tiers and rates.

Compounding and crediting frequency:

- Interest will be compounded monthly and credited monthly.

Effect of closing an account:

- If you close your account before interest is credited, you will receive the accrued interest. **A fee of \$500 for costs associated with the promotional gift will be charged, if you close your account within 11 months of opening.**

Minimum balance to open account:

- A minimum balance of \$5,000 is required to open this account as part of this offer.

Minimum balance to avoid imposition of fees:

- A service charge fee may be imposed depending on the checking account product opened. Please refer to our separate Deposit Account disclosure and Schedule of Fees to see the balance requirements and service charge fees.

Minimum balance to obtain the annual percentage yield disclosed:

- The minimum balance requirement to obtain the annual percentage yield varies depending on the checking account product opened. Please refer to our separate Deposit Account disclosure and Schedule of Fees to see the balance requirements.

Daily balance computation method:

- 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.

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).

Member FDIC