



CHRISTMAS CLUB ACCOUNT AGREEMENT AND DISCLOSURE

Rate Information:

- Current dividend rates and APY are provided on our current Savings Rate Schedule, available online at www.solanofirst.com and via First Call at 707-426-6815 or 1-800-339-7828
- Your Christmas Club account is designated as a variable rate account. The dividend rate and annual percentage yield may change at any time at the discretion of the Board of Directors.

Minimum Balance Requirements:

- No minimum balance requirements apply to this account

Balance Computation Method:

- Dividends are calculated using the daily balance method. Dividends are computed by applying a periodic rate to the principal balance in the account each day.

Compounding and Crediting:

- Dividends will be compounded monthly and credited to your account on the last day of each month.
 - If you close your account before dividends are paid, you will not receive the accrued dividends

Accrual of Dividends on Non-Cash Deposits:

- Dividends will begin to accrue no later than the business day we receive provisional credit for the deposit of non-cash items (e.g. checks) to your account.

Transaction Limitations:

- Deposits must be maintained until the annual disbursement date on November 14th
- Withdrawals (including account closures) are allowed without penalty during the first seven days after the account is opened.

Fees:

- Fees applicable to your account are disclosed in the Schedule of Fees

Additional terms and conditions apply. Please refer to the General Account Agreement, Schedule of fees, and Electronic Funds Transfer Agreement and Disclosure.