

Client Services: (888) 855-9856

MONEY MARKET ACCOUNTS & TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE

PLEASE CALL (888) 855-9856 TO OBTAIN CURRENT RATE INFORMATION.

The information provided in this disclosure is accurate as of 09/2014.

Your money market balance is federally insured up to \$250,000 and backed by the full faith and credit of the United States Government.

This disclosure supplements your Account Disclosure and other applicable disclosures. Please keep all these documents together for your records.

TERMS AND CONDITIONS

The following terms and conditions governing your Money Market Account constitute a mutually protective service agreement between you and Provident Trust Group (the "Trust Company"). The Disclosure Statement brochure is incorporated by reference.

Opening this account is conditioned on maintaining an account with the Trust Company.

RATES ON MONEY MARKET ACCOUNTS

The Money Market rate is **variable** and is set at the discretion of the Board of Directors at the end of each month. Changes to the Money Market rate will not be communicated to the client after the account opening but the client may inquire about the set rate at any time by calling or emailing the Trust Company.

FEES

The Money Market account will be subject to all fees set forth on your fee disclosure enclosed with your account.

ANNUAL PERCENTAGE YIELD (APY)

Annual Percentage Yield (APY), is a percentage rate that measures the total amount of dividends paid on an account based on the dividend rate and the frequency of compounding for a twelve-month period. The APY calculation is based on an assumed term of 365 days. If you withdraw dividends before this period, it may reduce your earnings.

DIVIDEND INFORMATION

Dividends begin to accrue on the business day you make a deposit but do not accrue on the date of withdrawal for the amount of the withdrawal. Dividends are paid on a monthly basis on the first day of each month following the dividend period. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of the dividend period January 31. The dividends would be posted following the end of the dividend period, which for this example would be February 1. This dividend and the resulting Annual Percentage Yield Earned (APY Earned) in this example would appear on the February statement. All other dividend periods follow this pattern of dates. If you close your account before dividends are posted, we may credit any accrued dividends at the time you close your account. Dividends are compounded monthly on a 365/365 basis, using the daily balance method. The dividend rate is divided by 365 days to determine the daily periodic rate. The daily periodic rate is then applied to the entire account balance each day. At the Trust Company's discretion, we may change the dividend rate and applicable Annual Percentage Yield (APY) on your account at any time without prior notice. We advise members to periodically inquire by calling 1-888-855-9856 about current rates.

TRANSACTION LIMITATIONS

During any month, you may not make more than six withdrawals or transfers to another Trust Company account of yours or to a third party by means of check, draft or similar order, a pre authorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any month, your account will be subject to an excessive transaction fee of \$15 per month. If there are continuous excessive transactions in violation of the limits stated above, the Trust Company is required to close your money market account and move the balance to another type of account that allows for more transactions without penalty. Money market accounts do not have overdraft protection nor can the money market account be used as an overdraft protection source for your checking account.

STATEMENT CYCLES

Active accounts receive yearly paper statements or on-demand electronic statements to enable you to reconcile your records. Accounts Statements are mailed at the convenience of the Trust Company, usually near the beginning of the year. Electronic statements are usually posted by the second business day of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of your account history. The charge for this special printout service is listed on the Schedule of Fees.

CHANGE IN TERMS

The Trust Company reserves the right to change the terms and conditions of your account at any time, including the fee schedule. A notice of any changes that would affect your account will be mailed to you 30 business days in advance of the effective date of change.