



## **2025-2026 SAVINGS CLUB DISCLOSURE**

The Club Account is an interest-bearing Statement Savings account. The Club Account has a bank determined 52 week deposit period. Deposits can be made in person or by internal and/or recurring transfers from a Franklin checking or savings account. No withdrawals are permitted unless closing the account occurs.

Minimum to open the account is \$5.00. There is no limit on the balance of the account. The interest rate is fixed for the duration of the club period and can vary from year to year. The accounts earns simple interest (365/365) and will be posted to the account at the end of the 52 week period. Distribution of funds at the end of the period can be either by check or internal transfer to another Franklin account.

This account will remain open after distribution of funds and can be used in subsequent years. If the account remains at a zero balance for 6 months, the account will close automatically.

If you have an existing Club, it will automatically be renewed for next year and you may continue to make deposits. New Club accounts can be opened beginning October 20, 2025.

An early Close-Out Fee of \$10.00 will be assessed if the account is closed before the end of the 52 week period.

The Club Account will be available for viewing in Retail Online Banking or Mobile Banking. This is a Consumer only type of account and can be designated as an individual or joint owner account.

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|--------------------------------------|----------------------|
| Interest Rate: 1.65%                 | Start Date: 10/20/25 |
| Annual Percentage Yield (APY): 1.65% | End Date: 10/24/26   |

Contact us with any questions at 856-769-4400.

Member FDIC

