



Community Guaranty Savings Bank

Post Office Box 996
28 South Main Street
Plymouth, New Hampshire 03264

Post Office Box 690
Tower Road
Campton, New Hampshire 03223

CGSB CLUB ACCOUNT APPLICATION (Present at the Bank with deposit)

Please enroll me in a Club Account with _____Semi Annual Maturity _____Annual Maturity Open with \$ _____

I hereby authorize Community Guaranty Savings Bank to deposit my club balance at period end into:

____Checking ____Savings A/C No. _____ SS# _____

Club Account No.(bank use) _____

Name _____

Street _____

City _____ State _____ Zip _____

CERTIFICATION: Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number, and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. I also certify that I have reviewed the terms of this account as set forth in this disclosure.

Signature _____ Date _____

Important Account Information for our Customers

Rate Information: The interest rate on this account is .50% with an annual percentage yield of .50%. The interest rate(s) and annual percentage yield(s) are accurate as of September 27, 2010. You will be paid these rates for at least thirty calendar days. We will never decrease these rates unless we give you at least thirty days notice in writing.

Semi Annual Club:

Compounding Frequency: Interest will be compounded semiannually. **Crediting Frequency:** Interest will be credited into this account semiannually.

Annual Club:

Compounding Frequency: Interest will be compounded annually. **Crediting Frequency:** Interest will be credited into this account annually.

All Clubs:

Effect of Closing an Account: If you close your account before interest is paid, you will not receive the accrued interest.

Time Requirements: Your account will mature on a semi-annual basis each May 15 and November 15 or your account will mature on an annual basis in mid September.

Withdrawal of Interest Prior to Maturity: The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Renewable Account: This account may automatically renew at maturity.

Average Daily Balance Computation Method: Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is semi-annually or annually.

Accrual of Interest on Noncash Deposits: Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open: The minimum balance to open this account is \$1.00.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield: You must obtain a minimum average daily balance of \$1.00 in your account to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is semi-annually or annually.

Deposit Limitations: You may make unlimited deposits into your account.

Club Account Withdrawal Limitations: If any withdrawal(s) is/are made from this account before maturity, then this account will be closed.

Additional Terms: The following additional terms apply to this account: At the end of the semi-annual club account period, the funds in the account will be credited to another account at CGSB. At the end of the annual club account period, the funds in the account will be paid out by check or credited to another account at CGSB.