Award

**Bank Depository – Operating Fund**

<table>
<thead>
<tr>
<th>Peru Federal Option 2</th>
<th>Checking account would earn a fixed rate of 3.75% during the 4-year account term.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peru Federal (Applies to Option 1&amp;2)</td>
<td></td>
</tr>
</tbody>
</table>
• Either option will be guaranteed for the term of the deposit relationship.  
• Credit will be given for local checks and out-of-area checks deposited during the business day.  
• Account will not be subject to the Funds Availability Act (Federal Reserve Regulation CC).  
• Service charges will be waived.  
• NC: Deposit tickets, bank bags and ACH processing for payroll and taxes. Federal Reserve System Electronic wire services. |