

**Truth in Savings Disclosure Addendum
And
Gold Rush! Savings Account Rules**

This Truth in Savings Disclosure Addendum applies to Gold Rush! Savings Accounts at Frontier Community Bank. Subject to the rules below, you may receive entries in a Monthly Drawing or Annual Grand Prize Drawing depending on the number and amount of deposits you make to your [Prize-Linked] Savings Account and the length of time you hold the deposit in the account. A winner of a monthly drawing will receive \$250 in addition to interest earned on the account as described above in the Truth in Savings Disclosure. A winner of the annual Grand Prize drawing will receive \$10,000. Drawing prizes are not interest and are considered a bonus for purposes of this disclosure. The rules and restrictions for receiving the prize bonus are below. This program is intended to encourage individuals in our community to build regular savings habits.

Monthly Drawing

There will be one Monthly Drawing for each calendar month. For each Monthly Drawing, one winner will be selected in a random drawing from all eligible entries made in the calendar month. The winner will receive a \$250 deposit. For each Monthly Drawing, a depositor will receive one drawing entry for each \$10 deposit in his or her account that is received and collected by the bank in the calendar month which immediately precedes the drawing. The amount of deposits in a calendar month will be measured by subtracting the beginning account balance on the first calendar day of the month from the ending account balance on the last calendar day of the month. Deposits received after the daily processing cut-off time on a given day will be deemed received on the following business day. Each Monthly Drawing will occur within 20 calendar days following the end of the calendar month for which entries will be eligible.

Consumer Disclosure: 1 cash prize of \$250 will be awarded for each Monthly Drawing. The odds of winning a Monthly Drawing depend on the number of entries you make, and the aggregate number of all entries made in the calendar month of the drawing.

Annual Grand-Prize Drawing

There will be one Annual Grand-Prize Drawing for the Gold Rush! Calendar Year, which begins on May 1st of each year and concludes on April 30th of the following year. For each Annual Grand-Prize Drawing, one winner will be selected in a random drawing from all eligible entries made in the calendar year. The winner will receive a \$10,000 deposit. For each Annual Grand-Prize Drawing, a depositor will receive one drawing entry for each \$10 deposit in their account that is received and collected by the bank in the Gold Rush! Calendar Year which immediately precedes the drawing. The amount of deposits in a year will be measured by subtracting the beginning account balance on the first calendar day of the Gold Rush Calendar Year from the ending account balance on the last day of the Gold Rush! Calendar Year. Deposits received after the daily processing cut-off time on a given day will be deemed received on the following business day. Each Annual Grand-Prize Drawing will occur within 50 calendar days following the end of the calendar year for which entries will be eligible. **Consumer Disclosure:** 1 cash prize of \$10,000 will be awarded for each Annual Grand-Prize Drawing. The odds of winning an Annual Grand-Prize Drawing depend on the number of entries you make, and the aggregate number of all entries made in the calendar year of the drawing.

Encouraged Deposits

Regular monthly direct deposits from your paycheck to the Gold Rush! Savings Account are encouraged.

Account Alternative

Frontier Community Bank offers a comparable personal savings account as an alternative to the GoldRush! Savings Account if you desire to establish a savings account that does not offer monthly and annual prizes.

Limit on the Number of Entries and Ineligible Deposits Entries

An individual may be the primary account holder for just one Gold Rush! Savings Account. The number of eligible entries an account holder may receive in a calendar month shall be capped at 25,000. Abusive Deposits may, in the sole discretion of Frontier Community Bank, disqualify an account holder from winning a prize. "Abusive Deposits" include, as determined solely in the judgment and discretion of Frontier Community Bank, withdrawing amounts from the Gold Rush! Savings Account at the beginning of one calendar month and redepositing all or part of such funds at the beginning of the next calendar month; and withdrawing amounts from the Gold Rush! Savings Account at the beginning of one calendar year and depositing all or part of such funds at the beginning of the next calendar year.

Ineligible Persons

The following persons may not participate in a drawing and will be disqualified from receiving entries in a drawing: filing and non-filing business entities, including but not limited to, corporations, partnerships, limited liability companies, associations, and other business entities; other non-consumer, primarily business purpose accounts; state, federal, and local government entities; private-public partnership entities; non-profit organizations, including but not limited to, non-profit corporations, unincorporated associations, and public benefit corporations; trusts, regardless of their nature; custodial or guardianship accounts; individuals under the age of 18; employees of Frontier Community Bank and their immediate family members; members of the board of directors of Frontier Community Bank and their immediate family members. An immediate family member is defined as a parent; sibling; child by blood, adoption, or marriage; spouse; grandparent or grandchild.

Manner and Means of Determining the Winner; Winner Responsible for Taxes

Frontier Community Bank will determine the means and method of completing the random drawing. Its decision regarding the winner of the drawing or regarding ineligible participants or entries will be made in its sole judgement and discretion and will be final. Prize recipients will be responsible for determining and satisfying any state or federal taxes they may incur in connection with a prize. Frontier Community Bank reserves the right to modify prize amounts, drawing rules, and account terms and conditions.

Publication

You understand and acknowledge that Frontier Community Bank may announce the names of drawing winners. Frontier Community Bank may provide the names of drawing participants to other participants in the drawing if such information is requested. You consent to these actions by Frontier Community Bank.