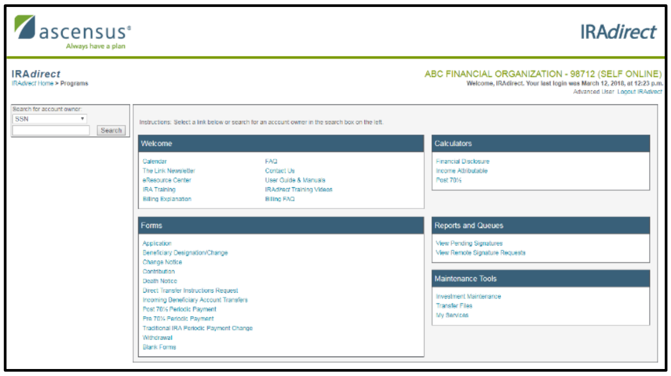
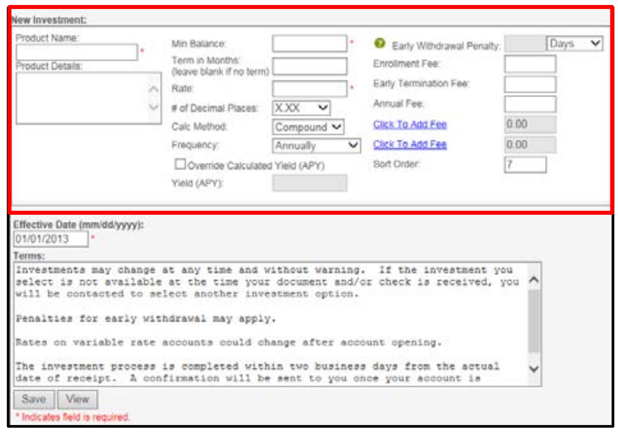
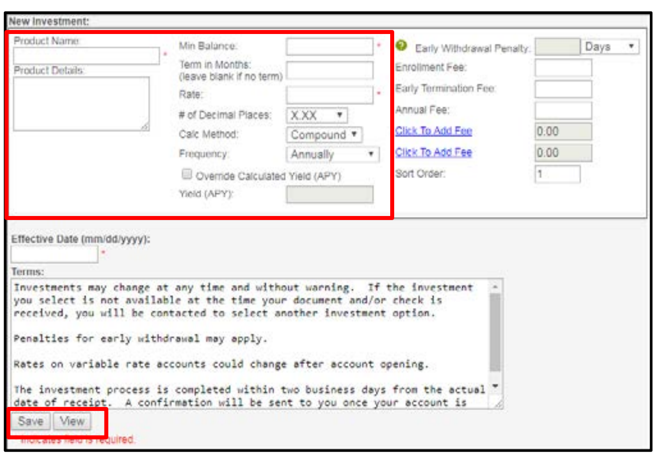



With the **Investment Maintenance** feature, a user can add investment information to the financial organization's profile. This is helpful when creating an account *Application* (*Simplifier*®) or *Contribution and Investment Selection* form within IRA*direct*®, because the investment information preprints on the completed form.

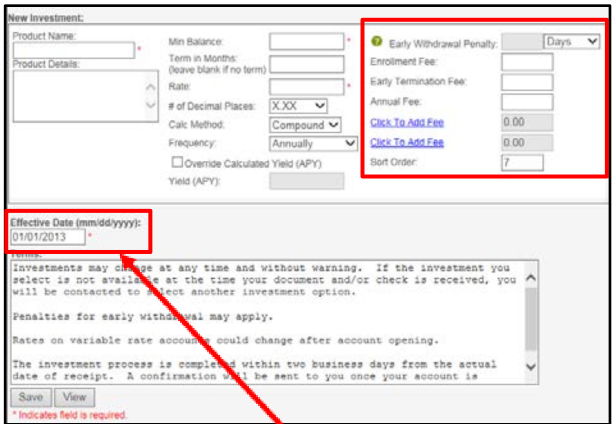
To view and update the financial organization's investments, the user navigates to the **Maintenance Tools** section of the IRA*direct* homepage and clicks the **Investment Maintenance** link.

Each investment has its own "box" containing its specific details: Product Name and Details, Minimum Balance, Term, Rate, Calculation Method, Frequency, and Yield (APY). The user also enters the early withdrawal penalty and any other fees associated with that investment.




To create the investment, the user completes all of the informational fields in the investment "box." First, the **Product Name** and the **Product Details** fields are completed to create a name and description for the investment. Then, the user enters the **Minimum Balance** required, the **Term in Months** (leave this field blank if the investment has no term), and the investment's current **Rate** of return. [The **Yield** (**APY**) field prefills based on the number entered.] Then, the **Calculation Method** (simple or compound) is selected**,** and if applicable, the **Frequency** (if the calculation method is compound.)



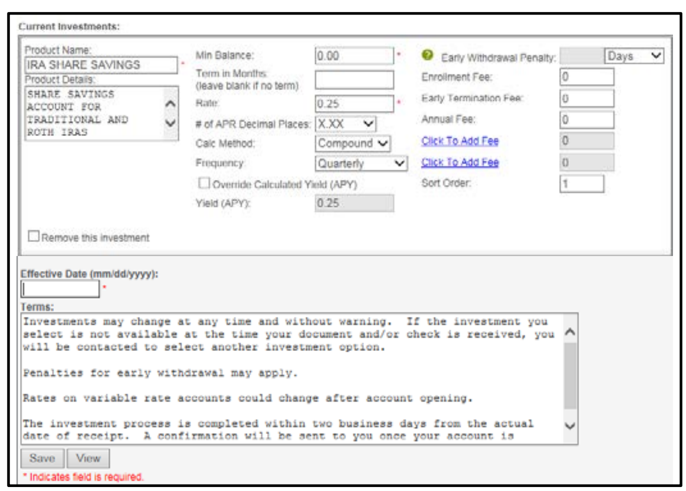

Next, the user enters the **Early Withdrawal** penalty, the **Enrollment Fee** to participate in the investment, the **Early Termination Fee**, and any **Annual Fee** charged for the investment.

The financial organization can control the **Sort Order** in which the investments display. In the **Sort Order** field for this investment, the user enters the number that reflects the order in which the financial organization wants the investment to appear in the investment table. For example, if the investment should appear first in the table, the user enters 1 in the **Sort Order** field. **Note:** *If the user does not select a* ***Sort Order****, the investment will not appear in the investment table.*

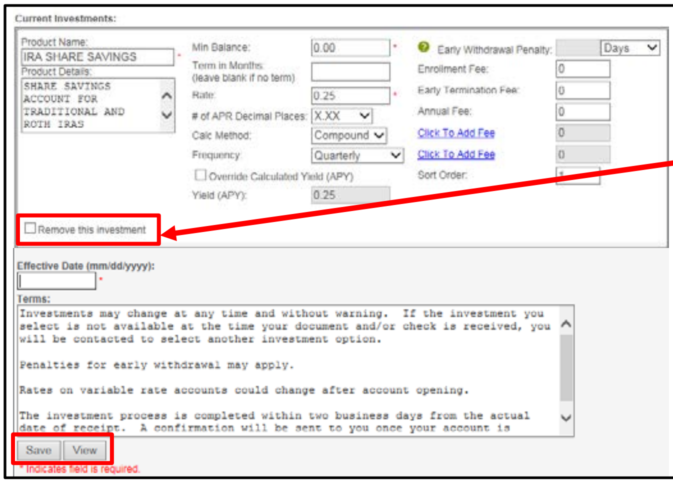
The last field is the investment information **Effective Date**. This is where the user enters the date that the financial organization considers the investment terms to be in effect.

## To Change or Update an Investment

To change or update an investment, the user edits the fields that require changes. When those entries are complete, the user clicks the **Save** button.



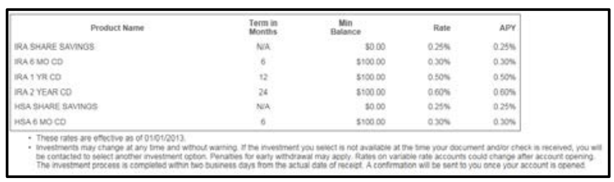
## Deleting an Investment




To delete an investment, the user checks the **Remove this investment** box beneath that investment, and clicks the **Save** button.

## Viewing the Investment Table

To see the investment table after new or changed information has been saved, the user clicks the **View** button. The updated investment table then appears in a new window.



| Product Name | Term in Months | Min Balance | Rate | APY |
|---|---|---|---|---|
| IRA SHARE SAVINGS | N/A | $0.00 | 0.25% | 0.25% |
| IRA 6 MO CD | 6 | $100.00 | 0.30% | 0.30% |
| IRA 1 YR CD | 12 | $100.00 | 0.50% | 0.50% |
| IRA 2 YEAR CD | 24 | $100.00 | 0.60% | 0.60% |
| HSA SHARE SAVINGS | N/A | $0.00 | 0.25% | 0.25% |
| HSA 6 MO CD | 6 | $100.00 | 0.30% | 0.30% |

- These rates are effective as of 01/01/2013.
- Investments may change at any time and without warning. If the investment you select is not available at the time your document and/or check is received, you will be contacted to select another investment option. Penalties for early withdrawal may apply. Rates on variable rate accounts could change after account opening. The investment process is completed within two business days from the actual date of receipt. A confirmation will be sent to you once your account is opened.