

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields will be posted on our website and in our branches. For current rate Information call (888) 801-1666.

BASIC CHECKING

Minimum balance to open the account – You must deposit **\$50.00** to open this account.

Fees: A Monthly Service Fee of \$8.00 will be charged each statement cycle
Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.

STUDENT CHECKING

Minimum balance to open the account – You must deposit **\$50.00** to open this account.

Limitations: You must be a student aged 16 to 24 to qualify for this account.

Fees:

Monthly Service Fee waived for students aged 16 to 24.

- Beginning on the first statement cycle after student's 25th birthday a Monthly Service Fee of \$10.00 will be assessed.
- A Monthly Paper Statement Fee of \$5.00 will apply any month the account is not enrolled in e-statements. Monthly Paper Statement Fee is waived for first 31 days after the account is opened.

Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.

Additional Terms:

A parent or legal guardian is required to be a joint owner on accounts for students under 18 years old.
Account is not eligible for Overdraft Privilege

SENIOR CHECKING

Minimum balance to open the account: You must deposit **\$50.00** to open this account.

Limitations: You must be age 62 or older to qualify for this account.

Fees:

A Monthly Service Fee of \$6.00 will be charged each statement cycle.

- To avoid this fee maintain an average daily balance of \$1,500 in this account AND have at least one [1] monthly direct deposit.
 - The average daily balance is determined by adding the principal amount in the account for each day of the period and dividing that amount by the number of days in the period. The period the Bank uses is: Account Statement Cycle.

Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.