

TRUTH IN SAVINGS



Free Checking

ACCOUNT NUMBER	DEPOSIT AMOUNT

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

- No monthly service charge.
- Customer pays for checks on this account.
- There may be a fee and interest charge for use of an overdraft line of credit.
- E-Statement Only.
- Up to 4 refundable ATM surcharge fees per statement cycle.

HOW WE ASSESS FEES. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, *a debit or item may be presented for payment more than one time.* We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds and we may charge you a non-sufficient funds fee. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient fund fees the second time the check is presented for payment and returned for non-sufficient funds.

OVERDRAFTS. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Initials

