



Truth in Savings Act

CHECKING

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

You must maintain a \$1,500.00 combined monthly average balance in deposits per statement cycle in order to avoid the \$15.00 Below Balance Maintenance Fee. We will either waive or refund the Below Balance Maintenance Fee.

The combined monthly average balance is based on collected balances for qualifying relationship deposit accounts per statement cycle. Qualifying relationship deposit accounts include retail and business checking, money market, savings, and time deposit accounts with primary, joint, authorized signer, trustee, beneficiary, director, partner, minor, and shareholder relationships. Collected balance means we only include those funds for which we have actually received payment. The combined monthly average balance is calculated by adding the closing balance in the account(s) at the end of each day and dividing the total by the number of days in the statement cycle (interest paid by the Bank is not included).

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant/inactive account fee of \$25.00 per statement cycle will be charged after 12 statement cycles of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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