

CHECKING ACCOUNT DISCLOSURES

eChecking

Service Charge – There is no service charge for this account. Statements will not be mailed and are available only in electronic format. ATM/Visa check card available upon request. A \$6 dormant account fee for non-activity over 365 days will be assessed if the balance is below \$200.

Free Overdraft Protection Available – Bounce protection limit is \$250. The categories of transactions for which an overdraft fee may be imposed could be created by checks, ACH, over-the-counter, Online Banking, Anywhere Bankphone, and ATM and POS (one-time debit card) transactions if the account holder has opted in (requested access to Bounce Protection at these points). The limit will not be included in the balance provided during an inquiry. Bounce Protection is a privilege. If you access your Bounce Protection, there will be a \$31 overdraft charge per item fee assessed, and your account must be brought to a positive balance within 30 days or the privilege will be suspended. An overdraft will not be covered if the account is not in good standing.

Lifetime Checking

Service Charge – This account is service charge free if one of the following applies: A \$1,500.00 daily average balance is maintained each day during the statement cycle, a monthly direct deposit, age 55 or older, or a student between the ages of 18 and 23, otherwise a monthly charge of \$6.00 will be assessed. ATM/Visa check card available upon request. Interest is paid for a minimum average daily balance of \$2,000.00 in the account each day. A \$6.00 dormant account fee for non-activity over 365 days will be assessed if the balance is below \$200.00. See the rate sheet for the Rate and APY applicable to this account.

Free Overdraft Protection Available – Bounce protection limit is \$500.00. The categories of transactions for which an overdraft fee may be imposed could be created by checks, ACH, over-the-counter, Online Banking, Anywhere Bankphone, and ATM and POS (one-time debit card) transactions if the accountholder has Opted In (requested access to Bounce Protection at these points). The limit will not be included in the balance provided during an inquiry. Bounce Protection is a privilege. If you access your Bounce Protection, there will be a \$31.00 overdraft charge per item fee assessed, and your account must be brought to a positive balance within 30 days or the privilege will be suspended. An overdraft will not be covered in the account is not in good standing.

High School eChecking

Opening Deposit – Free to youth ages 13-17. A \$25 minimum is required to open the account. Parent or guardian must be a joint owner on the account. At age 18, the parent or guardian may be removed with both signatures. Bounce protection is not available, but may be requested at age 18. Statements are e-mailed. ATM/VISA check card available upon request. A \$6 dormant account fee for non-activity over 365 days will be assessed if the balance is below \$200.

Money Market

Service Charge – This account is service charge free as long as the account does not go below a balance of \$2,500.00. If the account falls below \$2,500.00 during the statement cycle, a \$15.00 service charge will be imposed. This account is limited to 3 withdrawals per statement cycle (\$15 charge for each item over 3). Account is limited to 6 transfer withdrawals per statement cycle. A \$6.00 dormant account fee for non-activity over 365 days will be assessed if the balance is below \$200.00. See the rate sheet for the Rate and APY applicable to this account.

Fee Overdraft Protection – Bounce protection limit is \$1,100.00. The categories of transactions for which an overdraft fee may be imposed could be created by checks, ACH, over-the-counter, Online Banking, Anywhere Bankphone, and ATM and POS (one-time debit card) transactions if the accountholder has Opted In (requested access to Bounce Protection at these points). The limit will not be included in the balance provided during an inquiry. Bounce Protection is a privilege. If you access your Bounce Protection, there will be a \$31.00 overdraft charge per item fee assessed and your account must be brought to a positive balance within 30 days or the privilege will be suspended. An overdraft will not be covered in the account is not in good standing.