

**TRUTH IN SAVINGS
EASY STREET CHECKING**



ELIGIBILITY REQUIREMENTS. Must enroll in E-Statements.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$6.00 per month will be charged after 12 months of inactivity. If account balance is greater than \$200.00, then the dormant fee will be waived.

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.

BOUNCE PROTECTION. Bounce Protection is a non-contractual courtesy that is available to individual/jointly owned accounts in good standing for personal or household use. First National Bank of Germantown reserves the right to limit participation to one account per household and to suspend, revoke, or discontinue this service without prior notice.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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.