



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.

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.

Service Charges: Your account will incur an \$8 service charge each month. You will receive a \$0.25 credit towards the service charge for every \$100 balance increment you maintain based on the average daily balance. *[Example: If you maintain a \$2,500 daily average balance, you will receive a credit of \$6.25 towards your monthly service charge. Netting a total service charge of \$1.75].*

To waive the monthly service charge, you must maintain one of the following:

- (1) An average daily balance of \$3,200.00; or
- (2) Be enrolled in E-Statements.