



Truth in Savings Disclosure

ESSENTIAL CHECKING

Member FDIC

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

MINIMUM BALANCE REQUIREMENT

To open the account:

1. You must deposit at least \$100.00

A SERVICE CHARGE OF \$3.00 WILL BE CHARGED EACH STATEMENT CYCLE

To avoid the imposition of the \$3.00 per month service charge you must meet one of the following requirements:

1. Maintain a minimum daily balance of \$250.00
2. The service charge will be refunded when at least twelve (12) debit card purchases post and clear during the statement cycle¹
3. The service charge will be refunded for anyone age 62 or greater

A PAPER STATEMENT FEE OF \$2.95 WILL BE CHARGED EACH STATEMENT CYCLE

To avoid the imposition of a \$2.95 monthly fee charged for providing paper statement you must:

1. Enroll to receive eStatements.

1. Transactions must post and clear to your account during the monthly statement cycle. They may not be in a pending state to qualify as one of the qualifiers. Transactions may take one or more banking days from the date the transaction was made to post to and clear the account. ATM withdrawals do not count as qualifying transactions.

**This is a promotional campaign, terms and conditions are subject to change.