



Truth in Savings Disclosure

CLASSIC CLUB

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

1. You must deposit \$100 to open this account

TRANSACTION LIMITATION

Unlimited check writing privileges

A SERVICE CHARGE FEE OF \$9.95 WILL BE CHARGED EACH STATEMENT CYCLE

If you are age 60 or greater, you will receive a service charge fee discount of \$5 each statement cycle

ACCOUNT BENEFITS

AD&D insurance (\$30,000 for individual account, if joint account the coverage is \$15,000 per person, if there are 3 people on the account the coverage is \$10,000 per person.)

Prescription Discount Card

Safe Deposit Box Discount of \$5.00 annually

FREE Unlimited Basic Checks

Hotel/Motel Discounts

Shopping/Entertainment Discounts

Identity Theft 911

Living Family Journal

Official Checks at no charge