



Truth in Savings Disclosure

this disclosure contains the rules which govern your Basic Checking deposit account.

Determination of Rate

This is a non-interest bearing account.

Minimum Balance Requirements

You must deposit at least \$10.00 to open the account. If your account remains at a \$0 balance or less for 50 consecutive days, your account will be closed.

To avoid the imposition of the maintenance fee you must meet the following requirements: a maintenance fee of \$5.00 will be imposed for each statement cycle that the balance in the account falls below \$500.00 on any day of that monthly statement cycle.

Other Terms:

\$10.00 minimum opening deposit and monthly maintenance fees exempt for 18/65 accounts.