



TRUTH IN SAVINGS DISCLOSURE
Classic Free Checking

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

Rate Information

This account is not an interest bearing account.

Minimum Balance Requirements

You must deposit at least \$100.00 to open this account.

There are no monthly service fees on this account.

Balance Computation Method

Not Applicable.

Compounding and Crediting

Not Applicable.

Accrual of Interest on Deposits

Not Applicable.

Effect of Closing an Account

Not Applicable.

Transaction Limitations

This product offers unlimited check writing, online banking, preauthorized transfers and Visa Debit Card and ATM Card use.

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.