

**MINIMUM BALANCE REQUIREMENTS** - You must deposit \$ 50.00 to open this account. Everyday Checking has no minimum balance requirement and no monthly maintenance fee.

**DORMANT/INACTIVE ACCOUNT INFORMATION** – A dormant fee of \$10.00 per month will be imposed when the account is inactive for more than 365 calendar days and the average balance (ledger) for the statement cycle falls below \$200.00.

**PROCESSING ORDER** - All credit transactions and deposits are processed first. Next, all withdrawal transactions, including Debit Card purchases, ATM withdrawals, checks, ACH withdrawals and in-person withdrawals are processed. 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.

**NSF AND OVERDRAFT INFORMATION** - NSF or Overdrafts occur when transactions created by check, in-person withdrawals, ATM withdrawals, or other electronic means post to the account and cause the available balance on your account to become a negative number. Available Balance is the amount of your current account balance that is available for withdrawal or payment of items. Your Available Balance does not include checks you deposit or cashed that may have a hold placed on it or any holds that are placed when debit card transactions are authorized but have not posted to your account.

We reserve the right to pay or return an item and may charge you a fee as listed in our fee schedule.

**TRANSACTION LIMITATIONS** - See Fees and Charges section below.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**STATEMENT CYCLE** - Statement cycles are monthly, but may not be equal to a calendar month. To determine your statement cycle please ask your Personal Banker at the time of account opening.

**FEES AND CHARGES** - Also 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.

**Paper Statement Fee:** \$3.00 per month for printed and mailed statements; fee is waived if the primary account owner is 65 years of age or older - (Free electronic statements)

**Out-of-Network ATM Withdrawal:** \$2.00 per withdrawal - (First (2) two out-of-network ATM withdrawals are free per statement cycle)

**Grace Amount (de minimis exclusion from overdraft fees):** If you unintentionally overdraw your account and the ledger balance after all items have been processed for that day is \$25 or less no overdraft fees will be assessed. A \$25 continuous overdraft fee will be assessed every 6th business day your account remains overdrawn. Overdraft Fees are \$35 per item and can be imposed for covering overdrafts created by check, in-person withdrawals, ATM withdrawals or other electronic means. Whether your overdraft is paid is discretionary and the bank reserves the right not to pay. A deposit must be made to bring your overdraft balance positive immediately.

