
PERSONAL CHECKING TRUTH IN SAVINGS DISCLOSURE

Account Details

Rate Information

This account does not earn interest.

Minimum Balance Requirements

You must deposit \$100.00 to open this account.

Fees and Charges

A service charge of \$3.00 will be imposed every month. This service charge will be waived if you elect to receive eStatements.*

The following fees and charges may be assessed against your account:

| | |
|--|-------------------------------------|
| NSF Return Fee** or NSF Paid Fee*** | \$33.00 per item |
| Per Day Maximum | \$165.00 |
| Overdraft Charge (recurring)*** | \$33.00 each seven consecutive days |
| Stop Pay Charge | \$33.00 per request |
| Returned Item Fee | \$6.00 per item |
| Re-deposit of Returned Item Fee | \$1.00 per item |
| Dormant Account Fee | \$10.00 per month |
| Invalid Address Fee | \$7.50 per month |
| Check Copy Fee | \$3.00 per copy |
| Deposited Item Copy Fee | \$3.00 per copy |
| Incoming Domestic Wire Transfer Fee | \$20.00 |
| Incoming International Wire Transfer Fee | \$25.00 |
| Outgoing Domestic Wire Transfer Fee | \$25.00 |
| Outgoing International Wire Transfer Fee | \$50.00 |
| Outgoing Domestic Wire Template Fee | \$20.00 |
| Outgoing International Wire Template Fee | \$50.00 |
| Returned Wire Transfer Fee | \$6.00 |
| Wire Transfer Correction Fee | \$10.00 |
| Collection Fee | \$30.00 per item |
| Canadian Check Processing Fee | \$10.00 per check + exchange fee |

Cost for check printing varies depending on the style of checks ordered.

Account Benefits

Personal Banking Services

You will be assigned your own personal banker, who will help you with all of your banking needs, at the location that is most convenient for you.

eStatements

For a faster, more secure, and convenient way to receive your banking statements and disclosures online, enroll in eStatements.

65 Years and Older

- Waived service charge for paper statements.
- Specialty checks are available; you pay the shipping cost.

Direct Deposit and Bill Pay

Enjoy the convenience of direct deposit and automatic bill pay. We can fill out the paperwork for you.

Additional Services

Receive these additional services with the Personal Checking account:

- No annual fee on your debit card
- Personal Online Banking including mobile banking, mobile deposit, account activity alerts, eStatements, and bill pay
- Free Telephone Banking services
- Overdraft line of credit (First Reserve) is available if qualifications are met

*If you have changed your email address since enrolling for eStatements and disclosures, please remember you also need to update your email address with us. You may update your email address by logging in to your account and clicking on Profile. Under the Email section, click on Edit and enter your new email address. Once you have confirmed it, click Save. We will then be able to ensure there is no disruption in receiving your eStatements and disclosures, and the \$3.00 service charge will continue to be waived.

**A check/item (payment) may be presented multiple times, and we do not monitor or control the number of times a transaction is presented for payment. An NSF Return Fee may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

***This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.