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 $5.00 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	$20.00 per item
Per Day Maximum	$60.00
NSF Paid Fee**	$30.00 per item
Per Day Maximum	$90.00
Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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	$35.00
Outgoing International Wire Transfer Fee	$55.00
Outgoing Domestic Wire Template Fee	$25.00
Outgoing International Wire Template Fee	$55.00
Returned Wire Transfer Fee	$6.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 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 $5.00 service charge will continue to be waived.

**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.