

BASIC CHECKING ACCOUNT

TRUTH IN SAVINGS DISCLOSURE

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about.

MINIMUM BALANCE REQUIREMENTS:

You must deposit at least \$25.00 to open this account.

ADDITIONAL TERMS:

There is no interest or monthly service charge on this account.

We may impose a fee if you close your account within six months of opening the account. See fee schedule for current fee.

If your account has no activity for one year, we will impose a dormant account fee each month until there is activity on the account. See fee schedule for current fee.