

**Truth In Savings Disclosure  
CHOICE CHECKING**



**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account. Accounts will be charged the standard overdraft fee of \$35.00 for handling each overdraft created by check, ACH, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 30 days.

If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**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.