

**Truth in Savings Disclosure**  
**Community Financial Services Bank**  
**P.O. Box 467**  
**Benton, KY 42025-0467**

**Account Type:** Campus Checking

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases use in this disclosure should the construed so that the singular includes the plural and the plural includes the singular.

Minimum balance requirements—To open the account, you must deposit at least \$100.00.

Additional Terms:

No requirement to maintain a minimum balance.

A \$3 monthly paper statement fee will be implemented on this account. (Fee may be avoided with eStatement enrollment.) Fee waived for ages 62+.

No CFSB fee on four (4) foreign ATM transactions perstatement cycle (the ATM owner may still assess a fee).

One service fee refund during the life of the account.

Free Bill Pay with eStatements.

First order of 50 checks free of charge.

Automated overdraft protection is not available on this account type.

Other forms of account protection are available, such as a transfer from another deposit account or a cash reserve line of credit (subject to credit approval).

Account opening subject to bank approval.