

TRUTH IN SAVINGS DISCLOSURE

Fidelity Bank
353 Carondelet Street
New Orleans, Louisiana 70130
(504)569-3594
www.bankwithfidelity.com

Fidelity Premier Checking

RATE INFORMATION. The interest rate on your account is 1.000% with an annual percentage yield of 1.00%. Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Additional Rate Information.

The interest rate for your account is determined by Fidelity Bank and we may modify the interest rate and annual percentage yield without notice. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. Current rate information for your account can be obtained by calling (504) 523-FAST or visiting www.bankwithfidelity.com.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account daily. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue on the business day you deposit any cash or non-cash items.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION.

Dormant account fees may be charged to your account as described in the fee schedule

EARLY CLOSURE FEE

If your account was funded, you will be charged an early closure fee of \$25.00 if you close your account within 180 days of your account opening date. Your account opening date is noted on the Account Agreement disclosure provided to you at account opening.

BANK'S OVERDRAFT PROGRAM.

If you affirmatively consent to the Bank's Overdraft Program, we will charge an overdraft fee on the following transactions that overdraw your account:

-ATM, one-time debit card, ACH, recurring ACH, checks or transactions initiated by other electronic means.

If you did not affirmatively consent to the Bank's Overdraft Program, we will charge an overdraft fee on the following transactions that overdraw your account:

-Checks and ACH items

Please refer to the fee schedule provided for overdraft fee amounts. Fees are subject to change at any time.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

BENEFITS

As a Premier Account holder, you are entitled to:

*5 free Cashier's Checks per statement cycle (Fees waived at the time of purchase)

*5 free Money Orders per statement cycle (Fees waived at the time of purchase)

*No Fidelity Bank assessed ATM transaction fees for using foreign (non-Fidelity Bank) ATMs. These waived ATM fees only include fees assessed by Fidelity Bank and does not include fees charged by the foreign ATM terminal.

*IDProtect-Identity Theft Monitoring and Resolution Service (includes Credit File Monitoring, 3-in-1 Credit Report, and more) and Cell Phone Protection. Additional information regarding all items, conditions and exclusions of these benefits has been provided to you at account opening. Insurance Products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

*Free Wallet Single Sky Blue checks (fees may apply for certain other supplies and expedited shipping options).

Benefits listed above will cease upon closure of your Fidelity Premier checking account.

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.

Premier Checking incurs a \$10.00 service charge per statement cycle. A statement cycle will begin on the 24th of each month and end on the 23rd of each month.

The monthly service charge can be avoided by:

- *Having an average balance of \$10,000.00 or more during your statement cycle or
- *A total aggregated average balance of \$50,000.00 or more in your checking, savings or CD's during the statement cycle or
- *A balance of \$1.00 or greater on an active consumer and/or commercial loan, excluding Overdraft Line of Credit.