

ELIGIBILITY REQUIREMENTS. E Statements- **Required.** Plus one of the following items: \$500 minimum daily balance **OR** Payroll Direct Deposit

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Net Service Charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

PROCESSING ORDER. All credit transactions are processed first. Debits and withdrawals from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. ATM/POS and ACH transactions are posted largest to smallest dollar amount followed by checks which are processed by check number order. Over the counter items in the order in which they are received cash withdrawals largest to smallest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this 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.

