



**TRUTH IN SAVINGS  
DISCLOSURE**

**Free eZChecking  
CHECKING ACCOUNT**

This disclosure explains important terms applicable to your **Free eZChecking** account (“Account”). Additional terms and conditions affecting your Account are contained in the Terms and Conditions of Your Account agreement which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

<b>Balance and Eligibility Requirements:</b>	The minimum deposit to open a Free eZChecking Account is \$50.00. No minimum balance is required. There is no monthly service charge.
<b>Rate Information:</b>	This is a non-interest bearing account.
<b>Deposit Limitations:</b>	You may make unlimited deposits into your account.
<b>Account Fees</b>	There is no fee for eStatements or paper statements. There are no Foreign ATM fees when using an ATM that is a member of the Alliance One or AllPoint Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. See our current Fee Schedule for other fees that may be associated with this account.
<b>Additional Terms:</b>	If you have not made a withdrawal from, or deposit to your account for twelve (12) months and we have been unable to contact you, your account may be classified as dormant. Subject to applicable law, we will charge a dormant fee. The account will be presumed to be abandoned and will be remitted to the custody of the applicable state agency. We will have no further liability to you for such funds.