

NEW OPPORTUNITY CHECKING - TRUTH IN SAVINGS



MINIMUM BALANCE REQUIREMENTS. You must deposit \$30.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$8.00 per month will be charged after 14 months of inactivity. The dormant fees will be waived if the ledger balance is equal to or greater than \$1,000.00 on the dormant fee charge date.

PROCESSING ORDER. On each processing day, all credit transactions received prior to the business day cut-off time are processed first. Generally, debits or withdrawals will then be processed in order by transaction category. Within each category, transactions will post by amount in low-to-high order, except checks will post by check number order. The processing order of common categories of transaction is listed below.

- Outgoing wires
- ATM withdrawals
- Debit card PIN purchases
- Debit card POS purchases
- ACH preauthorized withdrawals and electronic checks
- Internet online banking
- In-branch transactions
- Checks

Note that this order may not be the same as the order in which your transactions occurred and could affect the total amount of overdraft fees incurred. 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.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Monthly fee \$ 10.00 with Direct Deposit or
Monthly fee \$ 12.00 without Direct Deposit

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.