



## **TRUTH IN SAVINGS – ACCOUNT DISCLOSURES**

### **DIRECT CHECKING**

#### **Rate information**

No interest is paid on this account

#### **Minimum balance requirement to open the account**

You must deposit a minimum of \$1.00 to open this account

#### **Minimum balance to avoid the imposition of a fee**

There is no minimum balance fee

#### **Fees**

Please refer to our separate *Fees Schedule for Personal Accounts* for fees that may apply to this account

#### **Other important information about your account**

##### Transaction Limitations:

- Outgoing wires are not permitted
- Overdraft Shield is not available

Please refer to the Account Disclosure booklet entitled, *All About Your Accounts*, which was provided to you prior to opening your account. This disclosure booklet contains other important information on the terms and conditions of your account.