



FREEDOM CHECKING ACCOUNT AGREEMENT AND DISCLOSURE

Rate Information:

- This checking account does not pay dividends.

Minimum Balance Requirements:

- To open this account you must deposit \$15.00
- There is no minimum balance required to maintain the account.

Monthly Service Fee:

- A Monthly Service Fee of \$15.00 is charged on this checking account at month-end, starting the second month that the checking is open.
 - If the necessary funds are not available in this account to cover the monthly service charge, the account may be drawn into a negative account balance.
 - Additional NSF fees may apply.
- A \$5.00 Monthly Service Fee Rebate will be issued on this checking account if one or more ACH/Direct Deposits are received, totaling \$500.00 or more, in this account within that calendar month.

Funds Availability:

- Deposits to this account are subject to hold, in accordance with the provisions of Regulation CC.

Fees:

- Fees applicable to your checking account are disclosed in the Schedule of Fees

Courtesy Pay:

- Courtesy Pay is not available on this account.

Additional terms and conditions apply. Please refer to the General Account Agreement, Schedule of Fees, and Electronic Funds Transfer Agreement and Disclosure.