

Truth in Savings Disclosure

18/65 Free Checking Plus/ Free Checking Plus

Below is information related to your account.

18/65 Free Checking account holders must be 18 years of age or younger or 65 years of age or older.

Rate Information: These accounts do not earn interest.

Interest Compounding and crediting: These accounts do not earn interest.

Minimum balance to open the account: You must deposit \$50.00 to open this account.

Transaction Limitations: Does not apply to non-interest-bearing accounts.

Additional Information: For further information refer to Combined Account Disclosure, provided at account opening.

Fees: See Fee Schedule.

The Federal Deposit Insurance Corporation (FDIC) insures deposits of up to \$250,000.00. All portions over the \$250,000.00 are insured by the Depositors Insurance Fund (DIF).



Member FDIC



Member DIF