

TRUTH-IN-SAVINGS DISCLOSURE

eCHECKING ACCOUNT

Member requirement for eChecking:

- ◆ You must have at least five debit card transactions post and clear your account per month (signature-based or POS/cash-back). ATM withdrawals do not count toward the transaction requirement.

eChecking requires all banking transactions to be completed online, through ACH or Bill Pay, through an ATM or by using a debit card. You should also be enrolled in eStatements to hold this account. If you are not signed up to receive eStatements, then a fee will be charged for paper statements.

Account restrictions:

- ◆ No paper checks will be issued on this account. If any paper check clears on this account, you will be assessed a \$3.00 paper check fee.

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section of our *"Important Account Information for Our Members"* booklet.

Fees and charges:

A fee of \$2.00 will be assessed at the end of the month if you do not meet the requirement of five debit card transactions for that month.

A branch access fee of \$1.00 will be assessed to members for using a branch or shared branch location to conduct eChecking transactions (deposits and/or withdrawals).