

**ELIGIBILITY REQUIREMENTS.** This is a free account. There is no monthly maintenance fee. There is no per item charge for deposits (credits) or checks (debits). This account is for organizations, clubs, fraternal societies, civic and business leagues operated for nonprofit purpose, including organizations described n 502(c)(3) through (13) or 501(c)(19) of the Internal Revenue Code. This Account is not for a consumer checking account used primarily for personal, family, or household purposes. This account is not covered by the Truth in Savings Act.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

**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.