



BASIC CHECKING ACCOUNT

(Online Account Disclosure)

Minimum Balance Requirement: \$1.00 to open the account

You must maintain a minimum balance of \$100.00 in order to avoid a \$5.00 maintenance fee. \$3.00 monthly fee for a paper statement. Optional: \$5.00 monthly fee for foreign ATM transactions.

Effect of closing an account: If you close your account within 180 days of opening, you will be charged a \$20.00 fee.