



TRUTH IN SAVINGS INITIAL DISCLOSURE

ACCOUNT TYPE: STUDENT CHECKING

MINIMUM OPENING DEPOSIT REQUIREMENTS: You must deposit \$10.00 to open this account.

EFFECT OF CLOSING AN ACCOUNT: If you close your account within 180 days of opening, you will be charged a \$20.00 fee.

ACCOUNT FEES AND REQUIREMENTS: Requires five (5) debit card transactions per statement cycle. \$5.00 monthly maintenance fee, waived if debit card requirement is met. This fee and five (5) debit card transaction requirement waived if student is under the age of 18. E-statement required, otherwise \$3.00 paper statement fee. No incoming wire transfer fees. No Fleetwood Bank foreign ATM fees. Up to \$6.00 in foreign ATM fees waived per statement cycle. Online banking required. Valid student ID required.