

EZ CHECKING ACCOUNT

Minimum Balance to Open the Account - You must deposit \$100.00 to open this account.

No minimum balance requirement.

No service charges.

No interest.

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.

Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items.