



TRUTH-IN-SAVINGS DISCLOSURE
Student Checking Account

- **Rate Information** – This account does not earn interest.
- **Minimum Balance to Open the Account** – N/A
- **Frequency of Rate Changes** – N/A
- **Determination of Rate** – N/A
- **Compounding and Crediting Frequency** – N/A
- **Effect of Closing an Account** – N/A
- **Minimum Balance to Avoid Imposition of Monthly Service Charges** – N/A
- **Minimum Balance to Obtain the Annual Percentage Yield Disclosed** – N/A
- **Daily Balance Computation Method** – N/A
- **Accrual of Interest on noncash deposits** – N/A
- **Fees that may be applicable to your account:**
 - An ATM fee of \$2.00 will be charged for each transaction in excess of 10 per statement cycle at ATM's we do not own or operate.
 - For other fees that may be associated with Deposit Accounts, please refer to our **Fee Schedule**. This Fee Schedule is subject to change but you will be notified 30 days prior to any Fee Schedule change.