



## Power Tunes Checking Account Disclosure

<p><b>Minimum Balance to Open the Account and Rewards</b></p>	<p>You must deposit \$100.00 to open this account.</p> <p>Upon monthly qualification, you will be refunded up to \$5.00 in iTunes®, Amazon®, and/or Google Play™ purchases made using your Glasford Bank Power Tunes Debit Card. Refunds will be credited to your Power Tunes account on the last business day of your statement cycle, when you qualify.</p> <p>You must use your Glasford Bank Power Tunes debit card to make purchases at iTunes®, Amazon®, and/or Google Play™ to be qualifying purchases. Purchases must be posted to your account by the end of qualification period.</p> <p>It is the customer's responsibility to track iTunes®, Amazon®, and/or Google Play™ purchases.</p>
<p><b>Minimum Monthly Activity Required</b></p>	<ul style="list-style-type: none"> <li>- 10 debit card transactions post and clear per monthly qualification cycle (excluding ATM transactions)</li> <li>- Log on to internet banking account once per monthly qualification cycle</li> <li>- Receive electronic statement per monthly qualification cycle</li> </ul>
<p><b>Minimum Monthly Requirements Not Satisfied</b></p>	<p>One the 3<sup>rd</sup> Wednesday of each month your account will be reviewed for the Minimum Monthly Activity Requirements. If you do not meet the requirements per cycle, your account will function as a checking account and earn interest at the non-qualifying rate.</p>
<p><b>ATM Refunds</b></p>	<p>If you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to \$20.00 per qualification cycle. ATM fee reimbursements will be credited to your account at the end of your statement cycle. ATM fees of \$4.99 or less will be reimbursed up to</p>

	<p>a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of the branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. Note: ATM withdrawals do not count as qualifying debit card transactions for the purposes of earning rewards within this account.</p>
<p><b>Minimum Balance Requirements, Fees and Charges</b></p>	<p>There is no monthly minimum balance requirement. There is no monthly or annual service charge.</p>