



## Regular Checking Account Disclosure

<b>Minimum Balance to Open the Account</b>	You must deposit \$1.00 to open this account.
<b>Average Daily Collected Balance Calculation Method</b>	The average daily collected balance is calculated by adding the collected principal in the account for each day of the period and dividing that figure by the number of days in the period.
<b>Fees</b>	<p>If your average daily collected balance falls below \$300.00 for the monthly statement cycle we will impose a checking service charge fee of \$6.00 for that monthly cycle. This fee will not apply to accounts for students or seniors (age 65 and older), or nonprofit organizations.</p> <p>If your average daily collected balance is at least \$300.00 but no more than \$500.00 for the monthly statement cycle we will impose a checking service charge fee of \$3.00 for that monthly statement cycle. This fee will not apply to accounts for students or seniors (age 65 and older), or nonprofit organizations.</p>

