

This disclosure contains the rules that govern your deposit account.

Minimum Opening Deposit

A \$100.00 minimum deposit is required to open the account.

Minimum Balance Requirements

A maintenance fee of \$10.00 will be imposed every monthly statement cycle if the average daily balance for the cycle falls below \$500.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.