



TRUTH-IN-SAVINGS DISCLOSURE
Choice Checking

- **Rate Information** – This account does not earn interest.
- **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 Open the Account** – You must deposit \$100.00 to open this account.
- **Minimum Balance to Avoid Imposition of Monthly Service Fees** – 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** - A withdrawal fee of \$2.00 will be charged for each withdrawal in excess of 10 per statement cycle at **ATM's** we do not own or operate. For any other Fees that may be associated with Deposit Accounts, please refer to our ***Fee Schedule***.