

TRUTH IN SAVINGS DISCLOSURE

FGS ACCOUNT (The Frederick Gunn School)

Minimum balance to avoid imposition of fees: This account has no monthly statement service charge.

Minimum balance to open the account: You must deposit \$10.00 to open the account.

MasterMoney Card/ATM Fees: there is a charge per transaction at ATMs we do not own or operate. You will be assessed \$2.50 for each withdrawal made.

ITEMS* DRAWN AGAINST INSUFFICIENT FUNDS (PAID OR RETURNED) \$34.00

*To Include: ATM Withdrawals (with OPT IN) POS Withdrawals (with OPT IN) Checks

Presented through In-clearing Checks Cashed at the Teller Line External

Withdrawals

Bill Payment Withdrawals

Cash Withdrawals Processed at the Teller Line

Re-Presented returned items.

REPLACEMENT MASTERMONEY CHECK CARD \$15.00

REPLACEMENT PIN NUMBERS \$3.00

PAPER STATEMENT DELIVERY (*e-Statement free*) \$5.00

INACTIVE/DORMANT ACCOUNTS (12/18 MONTHS) \$6.75

An account is inactive if for six months you have made no deposits of withdrawals to the account.

This fee begins at twelve months, and is assessed on accounts with balances below \$1,000.00.

"OVERDRAFT SERVICE CHARGE" \$7.75

Daily Overdraft Fee AFTER 3 DAYS Overdrawn