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**TRUTH IN SAVINGS - ACCOUNT DISCLOSURES**  
**DIRECT CHECKING**

**Rate information**

No interest is paid on this account

**Minimum balance requirement to open the account**

You must deposit a minimum of \$1.00 to open this account

**Minimum balance to avoid the imposition of a fee**

There is no minimum balance fee

**Fees**

Please refer to our separate *Fees Schedule for Personal Accounts* for fees that may apply to this account

**Other important information about your account**

Transaction Limitations:

- Outgoing wires are not permitted
- Overdraft Shield is not available

Please refer to the Account Disclosure booklet entitled, *All About Your Accounts*, which was provided to you prior to opening your account. This disclosure booklet contains other important information on the terms and conditions of your account.