

TRUTH IN SAVINGS DISCLOSURE ESSENTIAL ACCOUNT

Acct#: _____

Date: _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Minimum Balance Requirement

To open the account you must deposit at least \$100.00 at the time of account opening.

Service Charge

A service charge of \$7.95 will be assessed each statement cycle.

To Obtain a Refund of the Service Charge

To obtain a refund of the service charge fee you must meet one the following requirements each statement cycle: receive your account statement electronically; have at least one direct deposit posted to the account; have at least one mobile deposit posted to the account; or be 55 years of age or older.

If you meet one of these requirements, the service charge amount of \$7.95 will be refunded to your account each statement cycle.

You will not be eligible for a refund of the monthly service charge if there are no deposits or withdrawals posted to the account for 12 months.

The period we use is a monthly statement cycle.

Mailed Paper Statement Fee

A fee of \$3.95 will be charged to the account each statement cycle if you decline or do not activate e-statements on the account and instead choose to receive a mailed paper statement. This fee is refunded if you are 55 years of age or older.

Mailed Imaged Checks Fee

An additional fee of \$2.00 will be charged to the account each statement cycle if you decline or do not activate e-statements on the account and instead choose to receive a mailed paper statement with a copy of check images included. This fee is refunded if you are 55 years of age or older.

Additional Terms:

Stop Payments

Each Stop Payment requested will be charged \$30.00 per item or \$60.00 per range of items.

Check Printing Fee

Check printing fee depends on style ordered. A fee of \$0.50 may be assessed for each check not ordered through First International Bank & Trust that cannot be automatically processed.

Transaction Processing

We typically post transactions in the following order: ATM / POS items (smallest amounts to largest), ACH (as received), and checks in numerical sequence so lower check numbers are paid first. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of overdraft fees incurred.

Overdraft Fees

We charge a \$30.00 Paid Overdraft Item Fee for each item that would create an overdraft or non-sufficient funds balance on your account that we choose to pay at our discretion.

We charge a \$30.00 Returned Item Fee for each item that would create an overdraft or non-sufficient funds balance on your account that is returned.

There is a limit of 7 Paid Overdraft Item Fees or Returned Item Fees (\$210) per day we will charge.

We will not charge a Paid Overdraft Item Fee or a Returned Item Fee for any item of \$10.00 or less that causes an overdraft, or if your account is overdrawn by or has a non-sufficient balance of \$10.00 or less.

We also charge a \$30.00 Continuous Overdraft Balance Fee each 7th calendar day the account remains overdrawn. If the 7th day is a non-processing day (Saturday, Sunday, or a Holiday), the fee will be assessed to the account on the business day prior to the non-processing day. We will not charge the Continuous Overdraft Balance Fee if the outstanding overdraft balance is \$10.00 or less.

An overdraft or non-sufficient funds or negative balance may result from (1) the payment of checks, ACH, point-of-sale, ATM withdrawals, in-person withdrawals, recurring debit card transactions or other electronic funds transfers, or other withdrawal requests you initiate; (2) payments authorized by you; (3) the return of unpaid items you deposited; (4) charging your account for our applicable service charges and fees; or (5) the deposit of items to your account which according to our funds availability policy, are treated as not yet "available" or "finally paid".

Additional Terms

See the reverse side of this document for more Additional Terms.

ATM (Automated Teller Machine) Fees

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the ATM or network.

Foreign Country Transactions

If you conduct a transaction with the ATM / Debit Card in a foreign country, there will be an international service assessment or an international currency conversion fee of up to one percent (1%) of the transaction amount that will be included in the transaction that appears on your monthly statement.

Early Account Closing

An early account closing charge of \$10.00 will be assessed on any account that has been open for less than six months.

Fee Schedule

Please refer to the fee schedule for charges for other requested services.