

## TRUTH IN SAVINGS DISCLOSURE REWARDS 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 \$5.95 will be assessed each statement cycle.

### **To Obtain a Refund of the Service Charge**

The service charge amount of \$5.95 will be refunded to you each statement cycle that you are age 23 or younger and you receive your account statement electronically.

You will not be eligible for a refund of the monthly service charge if you are 23 or younger and there are no deposits or withdrawals made to the account for 12 months.

### **Cash Reward Potential**

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made \$500.00 to \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive \$5.95 in cash reward deposited to your account that statement cycle.

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made more than \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive \$10.95 in cash reward deposited to your account that 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.

### **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.

### **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.

### **ATM Fee Refund**

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made \$500.00 to \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive a refund of up to \$10.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$10.00.

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made more than \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive a refund of up to \$15.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$15.00.

If you are age 23 or younger AND receive your account statement electronically, but do not meet the point of sale or recurring transaction limits for ATM Fee Refunds above, you will still receive a refund of up to \$10.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$10.00.

You are only eligible to receive one \$10 or \$15 ATM Fee Refund opportunity based on either your account activity or age per statement cycle. Fee refunds are not cumulative.

**The period we use is a monthly statement cycle.** Point of sale or recurring debit card transactions and ATM Fees must post to your account as of the last business day of the month to be counted for the cash reward potential or ATM Fee refund opportunity. The qualification period for any account activity, ATM fee refunds, service charges, or reward potential begins the day after the last business day of the prior month and ends on the last business day of the current month. Business days are Monday - Friday, except Federal holidays.

### **Additional Terms**

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

**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.

**Stop Payments**

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

**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.

**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.

**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 5th business day the account remains overdrawn. Every day is a business day, except Saturdays, Sundays, and federal holidays. 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".

**Fee Schedule**

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