

FUTURISTIC CHECKING

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

FUTURISTIC CHECKING

- * No minimum balance
- * Non-interest bearing
- * Duplicate checks required
- * Free notary service
- * Free direct deposit
- * No monthly service charge
- * Unlimited check writing
- * Check free statement
- * Redi-Reserve checking
- * ATM access with ShazamChek card

Qualification requirements do apply for Redi-Reserve checking and ShazamChek cards.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The following fees apply to this account: Stop Payment: \$20.00; Returned Deposit Item Fee: \$5.00 per item; Closed Account within 30 days: \$10.00; and NSF Fee - Overdraft Charge, Return Item Charge: \$24.00 per item.

Member
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