

**TRUTH IN SAVINGS DISCLOSURE
EASY CHECKING**

Fidelity Bank
353 Carondelet Street
New Orleans, Louisiana 70130
(504)569-3594
www.bankwithfidelity.com

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. Dormant account fees may be charged to your account as described in the fee schedule. If your account goes into a dormant status and continued dormant account fees reduce your account balance to zero, your account will be automatically closed.

EARLY CLOSURE FEE

If your account was funded, you will be charged an early closure fee of \$25.00 if you close your account within 180 days of your account opening date. Your account opening date is noted on the Account Agreement disclosure provided to you at account opening.

BALANCE COMPUTATION METHOD: This account does not earn interest.

PAYMENT OF INTEREST: This account does not earn interest.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fidelity Bank Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fidelity Bank Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Easy Checking incurs a \$10.00 service charge per statement cycle. We will make a monthly account statement available for your checking account during each statement cycle. The statement cycle may or may not be a calendar month, but typically it will not be more than 32 days or less than 28 days. The specific dates covered by your account statement will be disclosed on your statement.

This account incurs a \$5.00 paper statement fee per statement cycle, if you choose to receive paper statements. To avoid this fee, you can sign up for electronic statements (E-Statements)

OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES: In your Easy Checking account, we do not charge an NSF fee or Overdraft fee for ATM, Debit Card, Checks or ACH transactions because we typically do not authorize or approve these types of transactions if sufficient funds are not available to pay these items.