

## TRUTH IN SAVINGS DISCLOSURE

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

### Student Checking

**ELIGIBILITY REQUIREMENTS.** This account is for students, minimum age to open this account is 17 years old. This account has a life span of 5 years from opening date. On your 5 year account anniversary, this account will be converted to an On The Geaux Checking account.

**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.

#### **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.

#### **BANK'S OVERDRAFT PROGRAM.**

If you affirmatively consent to the Bank's Overdraft Program, we will charge an overdraft fee on the following transactions that overdraw your account:

-ATM, one-time debit card, ACH, recurring ACH, checks or transactions initiated by other electronic means.

If you did not affirmatively consent to the Bank's Overdraft Program, we will charge an overdraft fee on the following transactions that overdraw your account:

-Checks and ACH items.

Please refer to the fee schedule provided for overdraft fee amounts. Fees are subject to change at any time.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

#### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**BONUS:** Bonus(\*) is not available to existing Fidelity Bank checking account customers. To receive the \$100 bonus, you must meet the following qualifications within 90 days from the date of account opening:

-Open a new Student Checking account, which is subject to approval, maintain a positive balance for 90 days from the date of account opening;

-Have at least ten (10) signature-based debit card purchase transactions that post and clear to this account;

-Enroll and receive E-Statements for this account; AND

-Download and enroll in Fidelity's mobile banking application (Available for select mobile devices. Message and data rates may apply).

After you have completed all the above, we'll make the deposit in this account in the month after you have met the above qualifications. Bonuses may be considered interest and may be reported on the IRS Form 1099.

(\*)Please note: Bonus is not valid for existing or prior Fidelity Bank checking account customers. The bonus is voided if the account is closed within 90 days and/or has a negative balance at any time during the 90 days. Each customer is limited to one (1) bonus per customer per account type. Any customer who opens more than one student checking account will only be eligible to receive the bonus on one account.

#### **BENEFITS**

As a Student Checking Account holder, you are entitled to:

-Cell Phone Protection: Additional information regarding all terms, conditions and exclusions of these benefits has been provided to you at account opening. Insurance Products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate. Cell Phone Protection benefit will cease upon closure of this account.

-Origination Fee waived on first Credit Builder loan you obtain with Fidelity Bank (Subject to credit approval).

**OVERDRAFT FEES:** With having this account, you will receive one overdraft fee waived per lookback period regardless if you have affirmatively opted in to the bank's overdraft program. Please note, the definition of the lookback period we use considers if waivers have been provided during the days within the current month plus all of the days of the prior 6 months at the time of the overdraft transaction. For example, if an overdraft were to occur on July 15th, an overdraft fee waiver will be provided if no other overdraft fee waiver had been provided between January 1 and July 14.

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

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).