



APPLICABLE TO ALL ACCOUNTS

Fees and Charges – Please contact your local branch for fee and charge information.

E-Statements - Available to all account types. If the customer elects to receive E-statements the monthly mailed statement service charge will be waived.

Payment order of checks - When processing checks drawn on your account, our policy is to pay checks in numerical order.

Overdraft Fee (each) an overdraft may be created by check, in person withdrawal, ATM withdrawal or other electronic means.

Non sufficient Funds Return Item Fee (each) a non sufficient funds return item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft and Non sufficient Funds Return Item Fees (Maximum charge per day) 4 Items

To qualify for E-Z Pay, First Security Bank's Online Bill-Pay service, the customer must first be enrolled in our Online Banking service. No Monthly Charge when 3 or more transactions are conducted per month; otherwise a per month E-Z Pay service charge will be assessed to your account.

Dormant account fee - An account is dormant if for one year: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about any account.

APPLICABLE TO BUSINESS ACCOUNTS:

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

CLASSIC CHECKING

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: Minimum Opening Deposit - \$5.00 for those age 22 and under; \$50 for those over 22 years of age.

INTEREST CHECKING

Rate information - Interest is earned on a tiered basis. The greater the account balance the higher the interest rates and corresponding annual percentage yield. Rate will be disclosed at account opening and may change daily.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on non-cash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks) into your account.

Minimum balance to avoid a fee - If your balance falls below \$500.00 on any day in the statement cycle, your account will be subject to a Service Charge for that statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

SAVINGS

Rate information - Interest is earned on a tiered basis. The greater the account balance the higher the interest rates and corresponding annual percentage yield. Rate will be disclosed at account opening and may change daily.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account quarterly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on non-cash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks) into your account.

Minimum balance to avoid a fee - If your balance falls below \$50.00 on any day in the month, your account will be subject to a Service Charge for that month.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of at least four weeks, you may not make more than six preauthorized withdrawals, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution. Quarterly statements unless there are any preauthorized transfers, in which case a statement will be provided monthly.

MONEY MARKET ACCOUNT

Rate information - Interest is earned on a tiered basis. The greater the account balance the higher the interest rates and corresponding annual percentage yield. Rate will be disclosed at account opening and may change daily.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on non-cash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks) into your account.

Minimum balance to avoid a fee - If your balance falls below \$2,500.00 on any day in the month, your account will be subject to a service charge for that month.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of at least four weeks, you may not make more than six preauthorized withdrawals, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

For branch locations visit www.firstsecuritybanks.com



First Security Bank