

# TRUTH IN SAVINGS DISCLOSURE

## DISCLOSURE OF ACCOUNT TERMS

### ACCOUNT ANALYSIS FEES & OTHER FEES FOR BUSINESS

The following fees will be imposed on a business account that is subject to Account Analysis Fees or on a business account that uses the subject special services. Please see *Other Account Fees* for all other service fees.

#### ACCOUNT ANALYSIS FEES

Account Maintenance Fee	\$20.00 per account, per month
Deposit Made	\$1.25 each
Checks Deposited	\$0.12 each
Checks Paid Against Account	\$0.25 each
Received ACH Credit/Debit	\$0.15 each
Currency Deposited, Paid Out or Exchanged in Branch	\$1.25 per \$1,000
Cash Order Preparation	\$3.00 each
Coins Deposited or Paid Out	\$0.10 per roll / \$4.00 per box / \$5.00 per bag
Deposit Courier / Armored Carrier Services	Based on contract with provider
Use of Uncollected Funds	18% per annum
Actual Overdraft	21% per annum
Earnings Credit Rate	Variable

#### MONEY SERVICE BUSINESS (MSB) SERVICES

Set-Up Fee (Excluding MSB Agent Only)	\$400.00
Monthly Service Charge	\$300.00 per month
Currency Deposited, Paid Out, or Exchanged	\$1.50 per \$1,000
Checks Deposited	\$0.15/each
Deposit Made	\$1.50 each
Third Party Checks Deposited without Cash Out	\$1.20 per \$1,000

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### ACCOUNT ANALYSIS FEES & OTHER FEES FOR BUSINESS

#### CASH VAULT SERVICES

##### Deposit Services

Monthly Maintenance	\$30.00 per account
Deposit Ticket (Provisional Credit Posted)	\$1.25 per credit
Deposit Adjustment	\$10.00 per adjustment
Currency/Coin Deposited	\$1.25 per deposit ticket
Currency Processed - Commercial	\$1.25 per \$1,000
Coin Deposited - Standard Bag	\$5.00 per bag
Coin Deposited - Standard Half Bag	\$2.50 per bag
Coin Deposited - Partial/Mixed Bag	\$5.00 per bag
Coin Deposited - Subject to Count (STC)	\$5.00 per bag
Coin Deposited - Re-wraps	\$10.00 per bag

##### Currency / Coin Orders

VRU or Web Order (Commercial)	\$10.00 per order
Standing Order (Commercial)	\$10.00 per order
Manual Order	\$50.00 emergency / late / manual
Currency Furnished	\$1.25 per \$1,000
Currency Furnished, Non-standard	\$5.00 per order surcharge
Coin Furnished, Standard Box	\$4.00 per box
Coin Furnished, Rolled	\$0.10 per roll