

TRUTH IN SAVINGS DISCLOSURE

Account: Basic Student Checking

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Minimum Balance Requirements:

- No minimum balance required.
- You must deposit at least \$100.00 to open this account.

Fee/Service Charge:

-A monthly fee of \$3.00 per statement if you do not receive e-statements.

Account Limitations

- Primary account holder must be under the age of 25 years old. After the account holder reaches the age of 25, the account is changed to Value checking.
- Must provide proof of school enrollment.

Account Features:

- Free online banking, mobile banking & bill pay
- Electronic/Paper Statement available

With the Student Checking, the first 3 non-First National Bank of Middle Tennessee ATM withdrawals free each statement cycle. All other non-First National Bank of Middle Tennessee ATM withdrawals after the first 3, are \$1.00 per withdrawal.

Additional Terms:

- Prices vary for printed checks
- Dormant Account Service Charge-\$3.00 quarterly (every 3 months) if no deposit or withdrawal has been made to account for a period of 18 months or longer & balance falls below \$50.00.
- \$30.00 Overdraft Charge (per item)
 - (This charge may be imposed for overdrafts created by check, in-person withdrawals, debit card transactions, or by any other electronic means.)
- \$30.00 Insufficient Check Charge (per item). Items may be re-presented multiple times & a charge for each re-presented item may apply.