

## Pew's Model Disclosure Box for Checking Accounts

BASIC TERMS AND CONDITIONS			
Account Opening and Usage	Minimum Deposit Needed to Open Account	\$	
	Monthly Fee	\$	
	Requirements to Waive Monthly Fee	<i>Minimum combined account balance, direct deposit or other conditions</i>	
	Interest Rate	%	
	ATM Fees	\$ for using your bank's ATM	
	ATM Fees	\$ for using another bank's ATM	
	Non-Sufficient Funds (NSF) Fee	\$ per item	
	Returned Check Fee	\$ per declined check written to your account	
	Stop Payment Fee	\$ per item to stop payment for up to X months	
	Account Closing Fee	\$ if account closed within Y days of opening	
	Other Service Fees	Please consult the back of this document for a list of additional service fees.	
Overdraft Options for Consumers with Debit Cards	Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you.
	Option B:	Overdraft Transfer Fee	\$ per overdraft covered by transfer from linked savings account, line of credit or credit card
	Option C: Overdraft Penalty	Overdraft Penalty Fee	\$ per overdraft covered by bank advance
		Extended Overdraft Penalty Fee	\$ every Mth day the account is overdrawn, starting N days after the account is first overdrawn
Processing Policies	Posting Order <i>The order in which withdrawals and deposits are processed</i>	<i>Summary of policy</i>	
	Deposit Hold Policy <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> <li>• Cash deposit with teller: X business day</li> <li>• Cash deposit at ATM: X business day</li> <li>• Check deposit with teller: Y business day</li> <li>• Check deposit at ATM: Y business day</li> <li>• Direct deposit: X business day</li> <li>• Wire transfer: X business day</li> <li>• If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day of the deposit or the next business day.</li> <li>• Funds from non-bank checks may take an extra business day to become available.</li> </ul> <p><i>A "business day" is a non-holiday weekday. The end of a business day varies by branch, but it is no earlier than T p.m.</i></p>	
Dispute Resolution	Dispute Resolution Agreement	<i>Summary of agreement</i>	