

Truth in Savings Disclosure

Corporate
Fidelity Bank
353 Carondelet St
New Orleans, LA 70130

12/02/2020

TISA Disclosure for DD Product 130

FIDELITY PREMIER CHECKING

RATE INFORMATION AND FREQUENCY OF RATE CHANGE

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

		Interest Rate	APY
Balances Through	\$99,999,999,999.99	.0500%	.05%

The interest rate for your account is determined by Fidelity Bank and we may modify the Interest Rate and Annual Percentage Yield without notice. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. Current rate information for your account can be obtained by calling (504) 523-FAST, or visiting www.bankwithfidelity.com.

*Fees may reduce your earnings.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$ 50.00 to open this account.

Premier Checking incurs a \$10.00 service charge per statement cycle. A statement cycle will begin on the 24th of each month and end on the 23rd of each month.

The monthly service charge can be avoided by:

- Having an average balance of \$7,500.00 or more during your statement cycle or
- A total aggregated average balance of \$50,000.00 or more in your Checking, savings, or CD's during the statement cycle or
- A balance on an active consumer and/or commercial loan, excluding Overdraft Lines of Credit.

BENEFITS

As a Premier Account holder, you are entitled to:

- 5 free Cashier's Checks per statement cycle (Fees waived at the time of purchase)
- 5 free Money Orders per statement cycle (Fees waived at the time of purchase)
- Unlimited ATM WD Fees (Fidelity's ATM service charge at foreign ATM terminals). These fees only include fees assessed by Fidelity Bank and does not include fees charged by the foreign (Non-Fidelity) ATM terminal.
- IDProtect- Identity Theft Monitoring and Resolution Service (includes Credit File Monitoring, 3-in-1 Credit Report, and more) and 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.
- Free Wallet Single Sky Blue checks (fees may apply for certain other supplies and expedited shipping options).

Benefits listed above will cease upon closure of your Fidelity Premier checking account.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

PAYMENT OF INTEREST

Interest is compounded daily and will be credited to your account monthly. If you close your account before interest is credited, the accrued interest will be paid. Interest begins to accrue on the business day you deposit any cash or non-cash items.

FEES

Other fees may be charged to your account; see the fee schedule in the information given to you.

Your account may also be debited for any fees incurred as described in the fee schedule

OVERDRAFT FEES

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 initialed 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 recurring ACHs

Please refer to the fee schedule provided to you for overdraft fee amounts.

Fees are subject to change at any time.

