

TRUTH IN SAVINGS DISCLOSURE

Fidelity Bank
353 Carondelet Street
New Orleans, Louisiana 70130
(504)569-3594
www.bankwithfidelity.com

ON THE GEAUX CHECKING

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. Dormant account fees may be charged to your account as described in the fee schedule. If your account goes into a dormant status and continued dormant account fees reduce your account balance to zero, your account will be automatically closed.

EARLY CLOSURE FEE

If your account was funded, you will be charged an early closure fee of \$25.00 if you close your account within 180 days of your account opening date. Your account opening date is noted on the Account Agreement disclosure provided to you at account opening.

BALANCE COMPUTATION METHOD: This account does not earn interest.

PAYMENT OF INTEREST: This account does not earn interest.

BANK'S OVERDRAFT PROGRAM. 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 initiated 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 ACH items

Please refer to the fee schedule provided for overdraft fee amounts. Fees are subject to change at any time.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

On-The-Geaux Checking incurs a \$5.00 service charge per statement cycle. We will make a monthly account statement available for your checking account during each statement cycle. The statement cycle may or may not be a calendar month, but typically it will not be more than 32 days or less than 28 days. The specific dates covered by your account statement will be disclosed on your statement.

The monthly service charge can be avoided by:

*Having a single direct deposit during the statement cycle or

*Having an average monthly balance of at least \$1,000.00 during the statement cycle.

This account incurs a \$5.00 paper statement fee per statement cycle, if you choose to receive paper statements. To avoid this fee, you can sign up for electronic statements (E-Statements).