

Truth in Savings Disclosure

Corporate
Fidelity Bank
353 Carondelet St
New Orleans, LA 70130

12/02/2020

TISA Disclosure for DD Product 125

PRIME SENIOR 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.

Fidelity Prime Senior Checking incurs a \$2.50 monthly service charge when balance falls below \$100.00 during any day of the monthly statement cycle. A cycle period for Prime Senior Checking begins on the 24th of every month and ends on the 23rd of the following month.

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.

FEEES

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 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.

