

Truth in Savings Disclosure

Corporate
Fidelity Bank
321 St. Charles Ave.
New Orleans, LA 70130

8/15/2019

TISA Disclosure for DD Product 165

STUDENT CHECKING

RATE INFORMATION AND FREQUENCY OF RATE CHANGE

Product is not Interest bearing

MINIMUM BALANCE REQUIREMENTS

You must deposit \$ 25.00 to open this account.

There is not a minimum balance requirement for this account.

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

This account is for students, minimum age to open this account is 17 years old. This account has a life span of 5 years from opening date. On your 5 year account anniversary, this account will be converted to an On The Geaux Checking account.

Bonus

Bonus is not available to existing Fidelity Bank checking account customers. To receive the \$100 bonus, you must meet the following qualifications within 90 days from the date of account opening;

- Open a new Student Checking account, which is subject to approval, and maintain a positive balance for 90 days from the date of account opening;
- Have at least ten (10) signature-based debit card purchase transactions that post and clear to this account;
- Enroll and receive e-statements for this account; AND
- Download and enroll in Fidelity's mobile banking application (Available for select mobile devices. Message and data rates may apply).

After you have completed all the above, we'll make the deposit in this account in the month after you have met the above qualifications. Bonuses may be considered interest and may be reported on the IRS Form 1099.

Benefits

As a Student Checking Account holder, you are entitled to:

- 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. Cell Phone Protection benefit will cease upon closure of this account.
- Origination Fee waived on first Credit Builder loan you obtain with Fidelity Bank. (Subject to credit approval)

BALANCE COMPUTATION METHOD

This account does not earn interest.

PAYMENT OF INTEREST

This account does not earn interest.

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:

With having this account, you will receive one Overdraft Fee waived per 6 Month Period*

PLEASE NOTE:

*The definition of the 6 Month Period we use considers if waivers have been provided during the days within the current month plus all of the days of the prior 6 months at the time of the overdraft transaction. For example, if an overdraft were to occur on July 15th, an Overdraft Fee Waiver will be provided if no other Overdraft Fee Waiver had been provided between January 1 and July 14.

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.

Whether overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay or limit paying overdrafts if your account is not in good standing, or your account is new, or you are not making regular deposits, or you have too many overdrafts.

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, ACH items, Bill Payments and other transactions made using your checking account.

Please refer to the Fee Schedule provided for Overdraft Fee amounts. An Overdraft Fee is charged to your account when we pay an item that overdraws your account balance.

Fees are subject to change at anytime.