

# Truth in Savings Disclosure

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

8/24/2019

TISA Disclosure for DD Product 160

## FAST CHECKING

### RATE INFORMATION AND FREQUENCY OF RATE CHANGE

\*\*\*Product is not Interest bearing\*\*\*

### MINIMUM BALANCE REQUIREMENTS

You must deposit \$ 50.00 to open this account.

Fast Checking incurs a \$5.00 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 a single direct deposit of at least \$300.00 or more during the statement cycle OR
- Minimum balance of \$300 or more during your statement cycle.

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

### ADDITIONAL REQUIREMENTS

To be eligible for the Fast Checking account, you must simultaneously open a Simple Savings account, both accounts must be opened online.

### BALANCE COMPUTATION METHOD

This account does not earn interest.

### PAYMENT OF INTEREST

This account does not earn interest.

### 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 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.