

**TRUTH IN SAVINGS DISCLOSURE
HEXIE CHECKING**

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

ELIGIBILITY REQUIREMENTS. This account can be opened for individuals aged 13 to 17 and requires one parent or legal guardian on the account. Once you turn 18 years old, your account will be converted to an account appropriate for your needs at that time.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 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.

BALANCE COMPUTATION METHOD: This account does not earn interest.

PAYMENT OF INTEREST: This account does not earn interest.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

BENEFITS: 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.

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

OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES: In your Hexie Checking account, we do not charge an NSF Item Returned or Overdraft Paid fee. We typically do not authorize or approve overdrafts if sufficient funds are not available to pay these items.