

**TRUTH IN SAVINGS DISCLOSURE
SCHOLAR 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 18 and up. 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 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.

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.

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.

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).