

Disclosure

ONE Checking Account Qualifications:

You must:

- 1) be enrolled in and log into Online Banking
- 2) be enrolled in and receive monthly Online Banking e-statements (you must maintain a current email address on your account)
- 3) make at least 15 debit card point-of-sale purchases (purchases must post and clear your account during each monthly qualification cycle, this excludes ATM processed transactions, returns, and credits)
- 4) have at least one direct deposit or automatic payment (ACH) post and settle to your account during each qualification cycle

If you **DO NOT** meet all of the ONE Checking Account qualifications during each qualification cycle, you will earn 0.05% APY on all balances. Accounts begin earning interest on the business day when all signed documents have been received and the opening deposit is posted. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded and credited monthly. If you close your account before interest is credited, you will not receive the accrued interest. 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. At our discretion we may change the interest rate and annual percentage yield on your account at any time after account opening.

The monthly qualification cycle means the period beginning the first day of the current statement cycle through the close of the current statement cycle.

Fees could reduce the earnings on your account. Please see the Fees and Services Schedule for important details about account fees and services.

See the Truth in Savings and Tiered Rate and Qualifications Disclosure for additional information regarding your ONE Checking Account.

****If you meet all of the qualifications during the qualification cycle, and you incur ATM fees, we will reimburse your ATM fees up to \$10 during each qualification cycle. ATM fee reimbursement will be credited to your account on the last day of your qualification cycle.**

Debit card point-of-sale purchases may take one or more business days from the date your transaction was made to post to your account.

There is a \$25 closing fee when accounts are closed within 90 days of account opening. If your ONE Account balance stays at zero for 30 days or more, your account will automatically be closed.

ONE Checking is available to consumer accounts (personal, family, or household purposes) only. The ONE Account is also subject to the Online Banking Service agreement. Please contact a Personal Banker for further information about qualifications, applicable fees, and terms.

*****Non-usage fees may apply.**