

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: FREE PERSONAL CHECKING

Acct #:

Date:

03/21/2023

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (866)646-0003

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate.

At our discretion, we may change the interest rate on your account.

The interest rate for your account

The fixed initial rate is not determined by this rule.

The initial interest rate on your account

Subsequent rates

Frequency of Rate Change.

We may change the interest rate on your account

Your initial interest rate will not change

We may change the interest rate on your account at that time and

thereafter.

Limitations on Rate Changes.

The interest rate for your account will not _____ by more than _____ each

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$25.00 to open this account.

To Avoid Imposition of Fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____
if the balance in the account falls below \$ _____ any day of the _____.

A _____ of \$ _____ will be imposed every _____
if the average daily balance for the _____ falls below \$ _____.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ _____ any day of the _____.

A _____ of \$ _____ will be imposed for _____
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below \$ _____.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is _____.

To Obtain the Annual Percentage Yield Disclosed.

You must maintain a minimum balance of \$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is _____.

Compounding and Crediting

Frequency. Interest _____ be compounded _____.

Interest will be _____.

Effect of Closing an Account. If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance Method. 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is _____.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____.

you deposit noncash items (for example, checks).

Bonuses

- You will _____ as a bonus _____ . You must maintain a minimum of \$ _____ to obtain the bonus.
- To earn the bonus, _____ .

Transaction Limitations

- The minimum amount you may deposit is \$ _____ .
- The minimum amount you may withdraw is \$ _____ .
- During any _____ , you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
- _____

- You may only make _____ deposits into your account each statement cycle.
- You may only make _____ ATM _____ your account each statement cycle.
- You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Free Personal Checking - You may make an unlimited number of withdrawals during the periodic cycle without incurring any additional charge. No fee by ESB for using another bank's ATM.

ATM Fee Rebate - Free Personal Checking Account holders can receive ATM rebates up to \$18.00 for Foreign ATM fees monthly. A Foreign ATM is an ATM not owned by us. You will receive up to a maximum of \$18.00 in fee rebates for fees incurred during the periodic cycle. A periodic cycle is the period covered by our regular consumer transaction account statement, which is 28-31 days. The rebate will be credited to your checking account the following business day.

Qualification for ATM Fee Rebate - Opt in to E-Statement. Online Banking Enrollment is required.