

Truth in Savings Disclosure

10/20/2020



TISA Disclosure for DD Product 001

ONLINE ESSENTIAL CHECKING

MINIMUM BALANCE REQUIREMENTS

- * You must deposit \$100.00 to open this account.
- * A balance requirement fee of \$5.00 will be imposed every statement cycle if the average account balance falls below \$500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION

- * A dormant account fee of \$10.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER

- * (1) All credit items (2) ATM and debit card debits (3) ACH debits (4) Checks presented for cash at a McHenry Savings Bank location (5) Checks drawn on a McHenry Savings Bank account (on us) deposited and checks cashed at other banks (inclearings) will post in check number order.

FEES AND CHARGES

The following fees and charges may be assessed against your account:

- * \$5.00 fee for paper statements.
- * An overdraft fee of \$35.00 will be charged per item for overdrafts created by check, in-person withdrawal, ATM withdrawal, other electronic means, or bank assessed fees.
- * Check printing fees vary by the style of checks ordered.
- * \$5.00 Daily overdraft fee after the 3rd consecutive day.
- * Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges that may be associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change and upon request.

Overdraft Protection

- * Additional information available on All Overdraft Programs upon request.

TRANSACTION LIMITATIONS

- * No transaction limitations may apply to this account.

ADDITIONAL INFORMATION

- * Three (3) Foreign ATM Fees waived per month.