



Axcess Value Truth-in-Savings Disclosure

Rate information – You will not receive interest on this account.

Minimum balance to open the account – \$10 Minimum to open this account.

Qualification Requirements to Obtain ATM Fee Refunds – You must satisfy all of the following Qualification Requirements each month

- Have at least one (1) Direct Deposit (ACH credit will be accepted if direct deposit is unavailable to member) minimum amount of \$100. OR \$300 Daily Balance.

Failure to satisfy the requirement will result in a monthly fee of \$7 for Premier members and \$15 for General Members.

Qualification Period – Your statement will cycle on the 1st business day of every month.

Replace Checking Account – If you ask us to replace your current checking account with the Axcess checking account, we will apply the same joint owner(s) and beneficiary(s) with the new rewards checking.

Fees - To avoid the imposition of fees, all of the Qualification Requirements must be met during the Qualification Period. If the direct deposit requirement is not met a monthly fee of \$7 (premier members) or \$15 (general members) per cycle will be charged.

Please see the Fee Schedule for additional fee information.

Other Institutions may impose surcharges for use of their ATM's. Unlimited free use on Finex ATM's.