



TRUTH IN SAVINGS REGULATION DD DISCLOSURES

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about. Please take note of the back page listing our Fee Schedule.

STATEMENT SAVINGS ACCOUNT

RATE INFORMATION: This account earns an Interest Rate of .025%, with an APY* of .025%

VARIABLE RATE ACCOUNT: Your interest rate and annual percentage yield may change.

DETERMINATION OF RATE: At our discretion, we may change the interest rate on your account.

FREQUENCY OF RATE CHANGES: We may change the interest rate on your account at any time.

COMPOUNDING AND CREDITING: Interest will be compounded on a daily basis and credited to your account on a monthly basis.

MINIMUM BALANCE REQUIREMENTS:

TO OPEN THE ACCOUNT:

You must deposit \$100.00 to open this account.

TO AVOID THE IMPOSITION OF FEES:

A minimum balance fee of \$5 will be imposed every month if the balance in the account falls below \$100.00 on any day of your monthly statement cycle. This fee is listed on your period statement as monthly maintenance fee.

TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:

You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION 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.

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).

OTHER TRANSACTION LIMITATIONS:

ATM AND CHECKCARD TRANSACTIONS

TYPES OF ACCOUNTS THAT CAN BE ACCESSED VIA ATM OR CHECKCARD: Statement Savings Accounts, Checking Accounts, Money Market Accounts.

DEPOSITS AT ATM MACHINES: You can make deposits into the above account types at our ATMs and most other STAR Network ATMs.

ATM CASH WITHDRAWALS: You can make cash withdrawals from the above account types at our ATMs and from other STAR Network ATMs. You are limited as to how much cash you can withdraw via ATM each day. For security reasons, we cannot disclose how much this is.

NUMBER OF TRANSACTIONS PERMITTED: You are limited as to how many ATM transactions you can make each day. For security reasons, we cannot disclose how many are permitted each day.

*APY = Annual Percentage Yield. This Rate is in effect as of 01/03/2025.

ACCOUNT RELATED FEES			
	Money Market Excess Activity Fee	\$ 10.00	
	Stop Payment	\$ 20.00	
	Early closing Fee (if before 6 months)	\$ 15.00	
	NSF Item Fee (Returned)	\$ 35.00	
	Overdraft Item Fee (Paid)	\$ 35.00	
	Uncollected Funds Fee	\$ 35.00	
	Paper Statements	\$ 2.00	
	Check Imaging - Front Only	\$ 3.00	
	Front and Back	\$ 4.00	
	Automatic Transfer (Overdraft Protection)	\$ 2.00	
	Copy Cancelled Check (first 2)	Free	
	3-7 check copies (per check)	\$ 5.00	
	8 plus check copies (per hour)	\$25.00	
	Reissue Lost Passcard/Certificate	\$ 5.00	
	Inactivity Fee (per Month) ¹	\$ 1.00	
ATM FEES			
	ATM Card Setup Fee	\$ 5.00	
	ATM Monthly Service Charge	\$ 1.00	
	ATM Withdrawals after 5 w/d at Non-Sharon ATM	\$ 1.00	per withdrawal ²
	Mastercard Debit Card POS transactions	Free	
	ATM/Debit Card Overdraft Charge	\$ 35.00	
	ATM Card Reissue	\$ 8.00	
	Mastercard Debit Card Reissue	\$ 5.00	
	Pin Mailer	\$ 2.00	
	International Activity Transaction Fee	1%	
MISCELLANEOUS FEES			
	Cash On-Us Check	\$ 5.00	
	Account Research	\$ 25.00	
	Document Copy Fee	\$ 1.00	per page
	Incoming Wire	\$ 15.00	
	Outgoing Wire (Domestic)	\$ 30.00	
	Teller Check Charge	\$ 5.00	
	Verifications of Deposit	\$ 1.00	
	Money Orders	\$ 2.50	
	Letter of Credit	\$100.00	
	IRS Tax Levy	\$100.00	
	Writ of Execution	\$125.00	
	Check Printing Charges	varies	
	Return mail	\$5 after 90 days	
ELECTRONIC BANKING			
	Text Messaging ³	Free	
	Bill Pay Expedited payments	\$ 5.00	
	Bill Pay Overnight Check	\$ 25.00	
BUSINESS RELATED FEES			
	Night Depository Bank Service (per month)	\$ 5.00	
	Coin Exchange or Deposited	\$ 0.10	per roll
	Currency Exchanged	\$ 0.15	per strap
¹ Dormancy Fee is charged yearly for accounts with less than \$50.00 that has had no activity for 1 Year.			
² Fee Does not apply to Kasasa Accounts			
³ Messaging rates vary by carrier.			
		Member FDIC	