



First Fed Bank On Account Disclosure

FEE SCHEDULE

Maintenance Fee, monthly.....	\$5.00
Overdraft Fee.....	NO FEE
Out of Network ATM Fee.....	\$2.50

For additional fee information, refer to our Deposit Account Fee Schedule.

RATE INFORMATION

This is a non-interest-bearing account.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$25.00 to open this account. There is no minimum balance required to maintain the account.

OVERDRAFT FEE

Overdraft fees are not charged on this account. In most cases, we will decline or return transactions that will overdraw your account. However, there may still be times when your account could have a negative balance. This could happen in the following ways:

- When your debit card is authorized for one amount, but the final charge is more than the amount of money in your account (for example, adding a tip at a restaurant or pumping gas).
- A scheduled payment is deducted when you have insufficient funds in your account.
- When you get charged a fee, such as a monthly maintenance fee, and the current balance is less than the fee.

In these situations, the transactions will process and result in a negative balance on your account, but we will not charge you an overdraft fee.

CHECKS

This is a checkless account. **Do not order or write checks for this account.** Checks attempting to process through this account will be returned unpaid. Electronic checks, or checks processed through Bill Pay will be paid.

AVAILABILITY OF FUNDS

Refer to our Regulation CC Initial Disclosure.

ACCOUNT TERMINATION

The account holder may terminate this account at any time.

STATEMENT

Monthly eStatement