

TRUTH IN SAVINGS DISCLOSURE

Account Type: Easy Checking

Account #: _____

Date: _____

Minimum Balance Requirements

- ❖ A minimum deposit of \$25 is required to open account

Service Charges

- ❖ There is no monthly service charge for this account.

Additional Fees

- ❖ You **MUST** enroll in eStatements via your personal computer at www.gulfbank.com within 30 days of opening your account to avoid a \$3.00 monthly paper statement fee. You **MUST** maintain an active internet banking account and current, active email address.
- ❖ If you decide to cancel your eStatement at any time, or if we have reason to believe that you are not receiving your eStatement or eNotification a \$3.00 monthly paper statement fee will be assessed.
- ❖ A \$5.00 monthly Dormant fee will be assessed if your account reaches Dormant account status.

Interest

- ❖ No interest will be paid on this account

Additional Terms

- ❖ Gulf Coast Bank Standard Checks will be provided at no charge. Limit one box per order.
- ❖ Statements will be provided via email notification (see Gulf Coast Bank & Trust eStatement Terms and Conditions). Images of processed items are available online. Active internet banking account and email address is required at all times. (See Additional Fees above)
- ❖ This account does not qualify for Debit/Credit Card Reward Points.
- ❖ Once an account reaches Dormant account status, you will no longer receive paper statements, if you have chosen that option.