

## TRUTH IN SAVINGS DISCLOSURE

**Account Type:** Reward Checking

**Account #:** \_\_\_\_\_

**Date:** \_\_\_\_\_

### Account Opening

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

### Service Charges

- ❖ A \$10 monthly service charge will be imposed if:
  - ❖ The account balance falls below \$2500 any day of the statement cycle.
  - ❖ The monthly service charge will be waived if qualifying consumer combined deposit and/or loan balances are \$10,000 or greater.

### Additional Fees

- ❖ You **MUST** enroll in eStatements via your personal computer at [www.gulfbank.com](http://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

- ❖ This is not an interest bearing account.

### Additional Terms

- ❖ 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)
- ❖ Reward points will be accrued for qualifying Gulf Coast VISA Check Card and/or Gulf Coast VISA Credit Card Transactions (see Gulf Coast Bank & Trust Reward Program Terms and Conditions).
- ❖ Check printing fees may apply - Prices will vary.
- ❖ We reserve the right to delete points due to the abuse of a check card or checking account.
- ❖ Once an account reaches Dormant account status, you will no longer receive paper statements, if you have chosen that option.