

**TRUTH IN SAVINGS
FOUNDATION CHECKING**



MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A minimum daily balance of \$100.00 is required to avoid the imposition of the monthly Account Maintenance Fee for the statement cycle.

An account is considered closed when the ledger balance is zero.

DORMANT/INACTIVE ACCOUNT INFORMATION. If your account has no activity for 182 days and the balance is \$499.99 and less, a \$10.00 monthly fee will be charged. Activity is defined as either a deposit or withdrawal from the account (not to include interest that is compounded to the account).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The Foundation Checking is a simple and straightforward account that offers all the basics for your everyday banking needs.

OTHER ACCOUNT PRIVILEGES AND SERVICES. You are entitled to the following complementary services:

VISA® Debit Card

Personal Online Banking including Bill Payment and Mobile App

Sunflower Bank VISA® Credit Card with no annual fee (*subject to credit approval*)

BaZing Personal Identity Theft Reimbursement Benefit*: A \$1,000 lifetime benefit is divided equally among joint account holders. (*See the Benefits Reference Guide for complete terms and conditions*),

*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ACCOUNT SPECIFIC FEE SCHEDULE.

- **ACCOUNT MAINTENANCE FEE:** Your Foundation Checking Account is subject to a monthly account maintenance fee of \$9.00. This fee is waived when the primary owner on the account is 17 years of age or younger. Upon attaining 18 years of age, the minimum balance requirements must be met to avoid the imposition of the Account Maintenance Fee.
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.
- **FEE SCHEDULE EXCEPTION:** Account maintenance fees on new accounts are waived for the first statement cycle when the first statement cycle period is less than 30 days.

STATEMENT OPTIONS. Monthly Statements (including images of deposit tickets and written checks) are included at no charge when the statement is delivered to you electronically via our eStatement service.

- **PAPER STATEMENT FEE:** Paper statements will be provided for a monthly fee of \$2.00. This fee will be waived when the primary account owner is 71 years of age or older.