

## Bank Agreement- Terms and Conditions

This Bank Agreement ("Agreement") is entered into by and between [Your Bank Name], a financial institution with its principal place of business at [Bank Address], hereinafter referred to as the "Bank," and the account holder, hereinafter referred to as the "Client."

### 1. Account Opening and Maintenance:

1.1 The Client agrees to provide accurate and complete information during the account opening process.

1.2 The Bank reserves the right to refuse account opening, close an account, or restrict account access at its discretion.

### 2. Deposits and Withdrawals:

2.1 The Client may deposit funds into their account by approved means.

2.2 Withdrawals may be made by the Client in accordance with the Bank's policies and procedures.

### 3. Statements and Notifications:

3.1 The Client shall receive regular account statements and notifications through a channel determined by the Bank.

3.2 It is the Client's responsibility to review statements promptly and report any discrepancies to the Bank.

### 4. Fees and Charges:

4.1 The Bank may impose fees and charges for its services. The Client agrees to pay such fees as outlined in the Bank's fee schedule.

4.2 The Bank reserves the right to modify the fee schedule with advance notice to the Client.

### 5. Confidentiality:

5.1 The Bank agrees to keep all information pertaining to the Client's account confidential, except as required by law or regulatory authorities.

6. Security and Authentication:

6.1 The Client is responsible for maintaining the security of account access credentials.

6.2 The Bank may employ security measures, but the Client acknowledges that no system is entirely secure.

7. Termination:

7.1 Either party may terminate this Agreement upon written notice to the other party.

7.2 Upon termination, the Client shall promptly settle all outstanding obligations to the Bank.

8. Governing Law:

8.1 This Agreement shall be governed by and construed in accordance with the laws of [Your Jurisdiction].

In witness whereof, the parties hereto have executed this Bank Agreement as of the date first above written.

WealthWave Bank