

Memory Builder Checking Truth In Savings Disclosure

This disclosure contains the rules which govern your Memory Building Checking Account at Memory Bank, a division of Republic Bank & Trust Company. Memory Bank deposits are not separately insured by the FDIC beyond the applicable FDIC insurance coverage available at Republic Bank & Trust Company.

Minimum Opening Deposit Requirement

To open this account you must deposit a minimum of \$50.00.

Charges which may be applied to this account

- \$8.95 Monthly Fee
Please see "Additional Disclosure Terms" section below for details on how this fee amount can be reduced.
- \$0 Account Inquiry
- \$0 Dormant Account Fee (per Month)
- \$0 Non-Memory ATM Transaction. You may be assessed a fee by the terminal owner if outside of Memory Bank's network¹
- \$0 Overdraft Fee (per check or in-person, ATM or electronic withdrawal)
- \$0 Overdraft Fee (per Business Day)
- \$36 Stop Payment Request
- \$36 Returned Item Charge (per item)
- \$0 Cashier's Check
- \$12 Returned Deposited Item

Additional Disclosure Terms

The Monthly Fee of \$8.95 will be reduced to \$6.95 if you meet one of the following conditions:

Enroll in online statements and have at least 1 direct deposit each statement cycle

OR

Enroll in online statements and have at least 15 point-of-sale (POS) debit transactions² each statement cycle.

Monthly Fees are assessed on the statement cycle date. Please allow enough available funds to remain in the account to cover service fees and avoid an overdraft situation.

DEBIT CARD AUTHORIZATION: Selected debit card transactions will be authorized by the Bank based on an unknown amount. This authorization amount may be greater than the actual purchase amount. In these cases, the Bank will withhold \$20 to cover the transaction based on this unknown authorization until the merchant posts the actual purchase amount to your account. Once the actual purchase amount is posted to your account, if the actual purchase amount is less than \$20, the difference will be credited to your account balance. The Bank also reserves the right to refuse debit card transactions attempted at certain merchants.

ACCOUNT GRADUATION: After your account has been open for 12 months, it will be eligible for graduation to the EarnMore Account. At that time, if your account is in good-standing (has a positive balance), please contact us to discuss the EarnMore Account and to begin the graduation process.

¹ You will not be charged for ATM transactions occurring outside of Memory Bank's member network. You may be assessed a fee by the terminal owner if outside Memory Bank's network. Memory Bank networks include Allpoint, MoneyPass, SUM, and Presto.

² Does not include transactions conducted through an ATM.