

# Deposit Account Disclosure

## Opportunity Checking Account

Please read all the disclosures which apply to your account in the *Schedule of Interest and Charges* and the *Consumer Deposit Agreement*. Some terms may differ as disclosed below:

### I. Balance Information:

The minimum deposit to open is \$50.00.

### II. Fee Structure:

- ▶ \$15.00 monthly Service fee (no waiver permitted)
- ▶ eStatement enrollment is required otherwise a Paper Statement fee will be charged
- ▶ ATM/Debit Card fee will be assessed at non-USB ATMs

### III. Debit Card and POS Limitations:

You may withdraw up to \$200.00 in cash each calendar day by using your Card and PIN at an ATM. Signature Based and Point-of-Sale (POS) transactions are limited to \$200 per calendar day.

### IV. Overdraft Services:

Union Savings Bank will NOT authorize everyday debit and ATM card purchases if you have insufficient funds available in your account.

### V. Insufficient Funds Action:

If your account does not contain sufficient available funds to pay a check, a debit received through an automated clearing house (ACH), or other item presented against it, we are not required to pay the check or item and may return it, and you agree to pay a service charge as set forth in the *Schedule of Interest and Deposit Account Charges*.

### VI. Return Deposited Items:

If checks that you deposit to your Opportunity Checking account are returned to us for any reason, you will be charged a Returned Deposited Item per the *Schedule of Interest and Deposit Account Charges*.

### VII. Qualifications to Transfer to a Standard Checking Account:

Upon request, Union Savings Bank will consider moving the account holder from the Opportunity Checking Account to another standard checking product after the following conditions have been met:

- ▶ 12 month history of maintaining a positive (greater than zero) account balance
- ▶ No more than three (3) occurrences of returned deposited items in the past 12 months

