



Account Information & FeesRecommended Initial Deposit\$50Minimum Balance\$0Annual Percentage Yield0%Monthly Service Charge\$0Early Account Closing Fee\$0

General Fees \$0 Incoming ACH **Outgoing ACH** \$0 1.5% of total transaction volume **Outgoing Express ACH** Minimum fee \$0.50; Max fee \$20 **Incoming Domestic Wire** \$0 \$0 Incoming Foreign Wire \$0 **Stop Payments** Insufficient Funds Charge \$27 Uncollected Funds Returned Fee \$27 **Debit Card Replacement** \$0 \$0 Physical Check Bill Payment **Bank Check** \$0 \$0 Paper Statement Fee