

EVERYDAY CHECKING TRUTH IN SAVINGS DISCLOSURE

First Savings Bank
Jeffersonville IN

Open an Everyday Checking account and keep it simple. No monthly service charge with a \$500.00 average monthly balance or a monthly ACH direct deposit of at least \$100.00. Otherwise a \$5.00 monthly service charge applies. A \$3.00 paper statement fee is waived with e-statements.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$5.00 will be imposed every month unless an average monthly balance of \$500.00 or more is maintained or a monthly ACH direct deposit of \$100.00 or more is posted to the account within 60 days of account opening. The average monthly balance is calculated by adding the balance in the account each day of the month and dividing the sum by the number of days in the month. A \$3.00 paper statement fee is imposed for printed paper statements, but can be waived with e-Statements.

The qualifying period begins the first day of the month following the month in which the account is opened. The qualifying period for determining if a service charge is applicable is based on a calendar month (first day through last day). If the account does not meet the requirements to avoid a service charge during the month, the service charge will be assessed on the last day of the following month. For example, if during the month of July (qualifying period of July 1 – July 31), you did not maintain an average monthly balance of \$500.00 or have a monthly ACH direct deposit of at least \$100 or more, you will receive a service charge on your August statement, which would be delivered to you in September