

## FORTRESS CHECKING ACCOUNT INFORMATION

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### EXPRESS CHECKING

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** The following fees apply to this account: Debit Card Fee at Account Opening: \$5.00 for instant issue, \$0 for card through the mail; and Printed and Mailed Statement Fee: \$3.00 for printed and mailed statement, \$0.00 for electronic statement..

### REWARDS CHECKING

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** A service fee of \$5.00 will be charged each month. This charge will appear on your statement as "Monthly Service Fee". The following fee applies to this account: Debit Card Replacement Fee - Rewards Checking: \$5.00 for instant issue, \$0 for card through the mail.

### INTEREST CHECKING

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Limitations:** You must deposit \$1,000.00 to open this account.

**Account Fees:** A service fee of \$8.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### OTHER ACCOUNT FEES

**The following fee applies to Express Checking; and Interest Checking Accounts:**  
Debit Card Replacement Fee: \$10.00 for instant issue, \$5.00 for card sent through mail.

**The following fees apply to Express Checking; Rewards Checking; and Interest Checking Accounts:**

- **Check Collection Fee:** \$33.00
- **Continuous Overdraft Fee:** \$15 will be charged each business day, beginning on the 6th business, that your account is continuously overdrawn caused by a check, in-person withdrawal, bank imposed fee, or withdrawal by other electronic means.
- **Check Printing Fee:** Fee based on style ordered.
- **Returned Item Fee:** \$33.00 per item will be charged for any overdraft item returned resulting from a withdrawal created by check, in-person withdrawal, or other electronic means that results in a negative account balance.
- **Dormant Account Fee:** \$10.00 per month after 12 months with no deposit or withdrawal activity other than the posting of interest and the account has a daily balance under \$100.
- **Stop Payment Fee:** \$33.00 per item
- **Incompatible Check Fee:** \$0.50 for each check
- **Account Closing within 90 Days of Opening:** \$20.00
- **Duplicate Statement :** \$3.00
- **Paid Overdraft Fee:** \$33.00 per item will be charged for any overdraft item we elect to pay resulting from a withdrawal created by check, in-person withdrawal, or other electronic means that results in a negative account balance.