



TRUTH IN SAVINGS DISCLOSURE

MyChoice Checking

This disclosure contains the rules which govern your deposit account. Unless it would be consistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Minimum Balance Requirements

To Open the Account: You must deposit at least \$25.00 to open this account.

To Avoid the Imposition of Fees: A service fee of \$8.00 will be imposed every statement cycle unless you maintain:

- A minimum monthly average collected balance for the statement cycle is \$3,000.00. The monthly average collected 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 may also offset your service fee by doing any of the following during each statement cycle:

- \$2 cash-back* by enrolling in E-Statements.
- \$3 cash-back* with a monthly direct deposit, minimum of \$100.
- \$3 cash-back* with a minimum use of 15 Point-of-Sale (POS) debit card purchases during a statement cycle. After completing 15 POS transactions, receive \$.05 cash-back for each POS transaction thereafter, with no limit. POS purchases include those made using a WestStar Bank debit card either in person, online, or by telephone. ATM transactions and recurring POS transactions are not included. "Use" is determined by the posting date of the POS purchase. POS purchases made on Saturday or Sunday will generally post on the following business day, or later in some instances.

* Cash-back for E-Statement enrollment, direct deposit, and 15 POS transactions only apply when a monthly service fee is assessed to your account during a statement cycle.

* Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products offered by WestStar Bank, Member FDIC.

Equal Housing Lender