

TRUTH IN SAVINGS

Cross Bank
1 Cross County Plaza/ 399 E. Merriman
P.O. Box 9
Wynne, Arkansas 72396-0009

Basic Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. **Dormant Account Fee:** \$5.00 monthly (after 12 months of inactivity) and balance is less than \$200.00;

Chargeback Fee (Deposited or Cashed Item Returned Unpaid): \$5.00 Per item; and Account Closing Early (within 90 days): \$30.00.

OVERDRAFT PRIVILEGE. After 30 days and upon approval normal overdraft per item fee applies.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Account Fees: To assess fees, account balance is determined using the average daily balance method. Fees are based on the balance for the current statement cycle.

Service charge of \$4.00 per month plus an activity fee of \$0.25 per debit item. The calculated service charge will be credited \$0.20 for each \$100.00 average daily balance maintained. 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. No service charge will be assessed, if there are no debit items for the current statement cycle.