

# Citizens Savings Bank

## Advantage Checking

This disclosure contains the rules that govern your Advantage Checking account.

Account Description	
<b>Advantage Checking:</b>	Advantage Checking is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest.
Interest Rate & Annual Percentage Yield	
<b>Compounding &amp; Crediting:</b>	Interest will be compounded on a daily basis. Interest will be credited to your account by the last business day of each calendar month. If you close your account before the interest is credited, you will not receive the accrued interest. <u>Interest begins(s) to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.</u>
<b>Balance Computation Method:</b>	We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principle in the account each day.
<b>Interest Rates &amp; Annual Percentage Yield:</b>	The interest rate and Annual Percentage Yield (APY) associated with your Advantage Checking account earns an interest rate of 0.05% with an annual percentage yield of 0.05%.  APY = Annual Percentage Yield. Rates are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.
Additional Information	
<b>Minimum Deposit:</b>	No minimum deposit is required to open the Advantage Checking account. This account is not to be used for commercial purposes.
<b>Fees/Charges:</b>	There are no fees to open or close an Advantage Checking account. There are no recurring monthly service charges associated with this account. Should you elect to receive a paper statement, there will be a \$2.00 monthly fee. See accompanying Schedule of Charges for fees that may apply to this account.  Our standard overdraft/uncollected funds fee is currently \$35.00 and will be assessed for each NSF item that is processed. For example, if you have exceeded your account balance and a check is presented for payment, you use your debit card and you make a pre-authorized debit then this would result in three separate overdraft fees. (At the current fee of \$35.00) this would total a \$105.00 charge to your account). There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged. If your account is overdrawn for any reason, you agree to immediately deposit sufficient funds to bring your account to a positive balance.
<b>Mobile Banking and Mobile Deposit:</b>	You must be a CSB Internet customer in order to use Mobile Banking and Mobile Deposit through your mobile phone or other electronic device. When registering for this new service you are required to electronically accept our disclosures before you can become a mobile customer. For your own records you should print a copy of the disclosure you just accepted.  There are no fees charged for the use of Mobile Banking or Mobile Deposit. Any Mobile Deposit item being returned will be charged a fee (currently \$23.00). All checks remotely deposited must have the endorsement "Mobile Deposit Only" or that the mobile check box is checked, should neither of these be present the mobile deposit request will be declined.
<b>More Details:</b>	If any account is subject to Reg. E: Electronic Funds Transfer Act or Reg. CC: Funds Availability Act, or Backup Withholding, see disclosure for details. Contact a Citizens Savings Bank service representative at 1-800-692-6279

<b>More Details (continued):</b>	for additional information, details and enrollment instructions in electronic services -e.g., online banking, electronic statements.
<b>Deposit Insurance:</b>	Member FDIC