



## TRUTH IN SAVINGS REGULATION DD DISCLOSURES

---

The following information is provided to make sure you have a complete understanding of the account you are opening or inquiring about. Please take note of the back page listing our Fee Schedule.  
Last updated 01/03/2025.

### PERSONAL DEMAND CHECKING ACCOUNT

#### **MINIMUM BALANCE REQUIREMENTS:**

**TO OPEN THE ACCOUNT:** You must deposit \$100.00 to open this account.

**TO AVOID THE IMPOSITION OF FEES:** A minimum balance fee of \$5.00 will be imposed every month if the balance in the account falls below \$100.00 on any day of your monthly statement cycle. This fee is listed on your periodic statement as monthly maintenance fee.

#### **OTHER TRANSACTION LIMITATIONS:**

##### **ATM AND CHECKCARD TRANSACTIONS**

**TYPES OF ACCOUNTS THAT CAN BE ACCESSED VIA ATM OR CHECKCARD:** Statement Savings Accounts, Checking Accounts, Money Market Accounts.

**DEPOSITS AT ATM MACHINES:** You can make deposits into the above account types at our ATMs and most other STAR Network ATMs.

**ATM CASH WITHDRAWALS:** You can make cash withdrawals from the above account types at our ATMs and from other STAR Network ATMs. You are limited as to how much cash you can withdraw via ATM each day. For security reasons, we cannot disclose how much this is.

**NUMBER OF TRANSACTIONS PERMITTED:** You are limited as to how many ATM transactions you can make each day. For security reasons, we cannot disclose how many are permitted each day.

ACCOUNT RELATED FEES		
	Money Market Excess Activity Fee	\$ 10.00
	Stop Payment	\$ 20.00
	Early closing Fee (if before 6 months)	\$ 15.00
	NSF Item Fee (Returned)	\$ 35.00
	Overdraft Item Fee (Paid)	\$ 35.00
	Uncollected Funds Fee	\$ 35.00
	Paper Statements	\$ 2.00
	Check Imaging - Front Only	\$ 3.00
	Front and Back	\$ 4.00
	Automatic Transfer (Overdraft Protection)	\$ 2.00
	Copy Cancelled Check (first 2)	Free
	3-7 check copies (per check)	\$ 5.00
	8 plus check copies (per hour)	\$25.00
	Reissue Lost Passcard/Certificate	\$ 5.00
	Inactivity Fee (per Month) <sup>1</sup>	\$ 1.00
ATM FEES		
	ATM Card Setup Fee	\$ 5.00
	ATM Monthly Service Charge	\$ 1.00
	ATM Withdrawals after 5 w/d at Non-Sharon ATM	\$ 1.00 per withdrawal <sup>2</sup>
	Mastercard Debit Card POS transactions	Free
	ATM/Debit Card Overdraft Charge	\$ 35.00
	ATM Card Reissue	\$ 8.00
	Mastercard Debit Card Reissue	\$ 5.00
	Pin Mailer	\$ 2.00
	International Activity Transaction Fee	1%
MISCELLANEOUS FEES		
	Cash On-Us Check	\$ 5.00
	Account Research	\$ 25.00
	Document Copy Fee	\$ 1.00 per page
	Incoming Wire	\$ 15.00
	Outgoing Wire (Domestic)	\$ 30.00
	Teller Check Charge	\$ 5.00
	Verifications of Deposit	\$ 1.00
	Money Orders	\$ 2.50
	Letter of Credit	\$100.00
	IRS Tax Levy	\$100.00
	Writ of Execution	\$125.00
	Check Printing Charges	varies
	Return mail	\$5 after 90 days
ELECTRONIC BANKING		
	Text Messaging <sup>3</sup>	Free
	Bill Pay Expedited payments	\$ 5.00
	Bill Pay Overnight Check	\$ 25.00
BUSINESS RELATED FEES		
	Night Depository Bank Service (per month)	\$ 5.00
	Coin Exchange or Deposited	\$ 0.10 per roll
	Currency Exchanged	\$ 0.15 per strap
<sup>1</sup> Dormancy Fee is charged yearly for accounts with less than \$50.00 that has had no activity for 1 Year.		
<sup>2</sup> Fee Does not apply to Kasasa Accounts		
<sup>3</sup> Messaging rates vary by carrier.		

