



FREE+ CHECKING*

Minimum to Open Account: You must deposit \$100.00 to open this account.

Rate Information: This account does not earn interest.

Minimum Balance to Avoid the Imposition of Fees: There is no minimum balance requirement for this account and also no monthly service charge.

Additional Disclosure Information: In addition to the terms and disclosures listed above, the following information applies to the account:

- Electronic items presented against your account are sorted in transaction date and time order on the day they are posted
- Other items will be applied in the following order: credits before debits, and debits are posted smallest to largest dollar amount
- There are no limitations on the number or dollar amount of withdrawals or deposits.
- Additional fees for services may apply. Please see the attached fee schedule included in this disclosure.
- Initial order of standard/basic checks is provided at no charge; charges will apply after the first order.

**Free+ Checking meets the requirements of the New Jersey Consumer Checking Account.*

Member
FDIC