
TRUTH-IN-SAVINGS DISCLOSURE

MY CHOICE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Monthly printed statement - Your account will be assessed a monthly fee of \$2.00. This fee will be waived if you sign up for electronic statements.

COMMON FEATURES

Please refer to our separate fee schedule for additional information about charges.

Check printing(fee depends on style and quantity of check ordered)

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

YOUR ACCOUNT

This is the account you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

MY CHOICE CHECKING ACCOUNT

**COMMUNITY SAVINGS
425 MAIN STREET
CALDWELL, OHIO 43724-0320
740-732-5678
MEMBER FDIC**