

TRUTH IN SAVINGS

Brooks Bank, NA
302 Chickasha Ave
Chickasha, Oklahoma 73018

Advantage Green Checking

ACCOUNT NUMBER		DEPOSIT AMOUNT

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. After 7 months of no activity and an average balance of less than \$1000.00 a Dormant / Inactive fee of \$5.00 will be assessed monthly.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

BONUSES. You will be paid \$99.00 as a bonus if presenting a \$1.00 ad premium. Your bonus will be paid as interest, paid within 30 days of account opening. At the end of the year, you will receive a 1099-interest form that will include all interest and bonuses paid to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

The minimum balance required to open this account is \$25.00.

You may make an unlimited number of deposits into your account.

Overdraft fee may apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.

Multiple fees may be charged for a given item since multiple attempts may be made to submit a returned item for payment. This could result in a fee regardless of the number of times an item is submitted to us for payment or whether we pay the item or decline it.

E-Statements are required. An invalid email address will result in the account being changed to a Gold Checking Account which will incur a \$10.00 monthly service charge.

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.