



VARSITY CAMPUS CHECKING

ACCOUNT DISCLOSURES

This is a non-interest bearing account.

You must deposit at least \$100.00 to open this account.

Accounts with zero balances for 60 days may be subject to closures.

There may be a \$15.00 early closeout fee if the account is closed within 90 days of opening.

The Bank may reclassify your account on internal reports and system we use to calculate and determine the Reserve position the Bank must maintain with the Federal Reserve. There will be no impact on your account or the funds contained therein.

This will not affect your use of your checking account, nor the terms and condition for your account.