

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

PS Bank

76 Church Street, PO Box 217

Wyalusing, PA 18853

(570)746-1011

PS FREE CHECKING

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

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

Fees and Charges - The following fees and charges apply to this account:

- Bill Payment: Free for Active Bill Pay; Inactivity Fee \$2.95 per month after 90 days inactive
- eStatements: Free -- eStatements are a requirement of the Free Checking**

Additional Terms - The following additional terms apply to this account: **You have 60 days from account opening to sign up for eStatements. If you do not sign up for eStatements, your account will be converted to our PS Select Checking. With our PS Select Checking, you must maintain an average daily balance of \$500.00 or have a direct deposit to the account to avoid a \$6.00 per month maintenance service charge.

See PS Select account disclosure for additional terms and conditions.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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

Minimum balance to avoid Maintenance Service Charge Fee - A below minimum maintenance service charge fee of \$6.00 will be imposed every statement cycle if the average daily balance for the monthly statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This maintenance service charge will be waived if the account receives at least one ACH Credit during the statement cycle.

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

Fees and Charges - The following fees and charges apply to this account:

- Bill Payment: Free for Active Bill Pay; Inactivity Fee \$2.95 per month after 90 days inactive
- eStatements: Free
- Paper Statement with Images: Free

Additional Terms - The following additional terms apply to this account: This maintenance service charge fee is waived if the account receives a direct deposit during the statement cycle.

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