

## STUDENT CHECKING ACCOUNT

**Minimum Balance to Open Account:** You must deposit a minimum of \$50.00 to open this account.  
(Must be part-time or full-time student with a Valid Student ID Required)

**Minimum Balance to Avoid Imposition of Fees:** There is no minimum balance service charge fee associated with this account.

**Additional Terms:** At the time of graduation, the student checking account will automatically convert to the Value Checking Account. All transaction fees will apply.

**Additional Services Available:**

Visa Debit Card: First debit card \$5.00; replacement debit card prior to normal expiration \$10.00

Online Banking and Bill Pay

Mobile Banking

Online Statements

24 Hour Unlimited Phone Access

Cash Reserve, Automatic Transfer from Savings (ATS) to cover overdrafts or Allowable Overdraft