

This is important information about your account with:

First State Bank of Bigfork
400 Main Ave
PO Box 257
Bigfork, MN 56628
218-743-3145

REGULAR CHECKING

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Maintain this Account. To avoid the imposition of the service charge fee you must meet the following requirement: A Service Charge Fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the statement cycle..

Minimum Balance to Avoid a Fee. A debit Item Fee of \$0.10 will be imposed for certain debit items transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$100 any day of the monthly stnt cycle.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. The following additional terms apply to this account: We impose a \$.10 per *debit item fee if the account balance falls below \$100.00, on any day in the statement cycle.* Debit items DO NOT include non-recurring debit card transaction, ATM withdrawals, telephone banking items debit memos, transfer outs and Internet Banking transfers.