

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

CHECK START

Truth-In-Savings Disclosures

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

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 \$.00 any day of the statement cycle, or more than 10 debits in a 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 \$.00 any day of the monthly stmt cycle, or more than 10 debits in a statement 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: *Debit items DO NOT include POS Debits, ATM withdrawals, VOICE response Withdrawals, EFT Transfer Debits and Internet Banking Debits.