TRUTH IN SAVINGS
Estate Account
www.fflorain.bank
1-800-589-8850
3721 Oberlin Avenue, Lorain Ohio 44053-2795

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $ 5.00 per month will be charged after 6 months of inactivity. Checking accounts are considered dormant if, for six months you have cashed no checks against, made no deposits to or withdrawals from these accounts. Accounts become escheated when there is no activity for 5 years or more. Funds shall be remitted to the State of Ohio after no reply is received from notification sent to the account holder. Funds remitted to the state will be returned to the account owner after filing a claim with the state.

PROCESSING ORDER. ACH items are posted as received throughout the day. If credits and debits are received at the same time, credits will be processed first. ACH debits received at the same time will be processed lowest to highest dollar amount. Checks are posted in ascending check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: when you open an account, the bank will ask for your name, address, date of birth, and other information that will allow the Bank to identify you. The Bank may also ask to see your driver's license or other identifying documents.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

The Estate account does not have a paper statement fee.

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