

TRUTH IN SAVINGS
Basic Checking



P.O. Box 551
Muncie, IN 47308
800.382.8031
bankwithmutual.com

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, will be processed as follows: 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. Electronic items such as ATM and Preauthorized transactions, then checks. Electronic items are processed in the order they are received. Checks are processed in sequential order.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES

The following fees and charges may be assessed against your account:

If you enroll in Bill Pay, you will be charged a monthly service fee of \$5.00. An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

ATM and one-time debit card transactions will be included as a covered overdraft and will be processed only when you request these transactions to be included.

We will charge a returned item fee of up to \$35.00 for any item that is returned for non-sufficient funds. If your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5.00 per day. This applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, other electronic means, or account fees including but not limited to bank service fees. There is a limit of \$180.00 on the total fees we can charge you for overdrawing your account per day. We will not charge overdraft fees when your account is overdrawn \$10.00 or less up to 4 consecutive business days. An account closing fee of \$25.00 will be assessed if the account is closed within the first 90 days.