

**TRUTH IN SAVINGS**  
**UChoose Checking Option 1**



P.O. Box 551  
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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: 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. 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.**

**Teen Package**

If enrolled in the Teen Package, the following terms apply to your account and supersede any contradictory terms herein for the duration of your enrollment under the Teen Package or until you reach the age of 18, whichever comes first.

Accounts are available to persons ages 16-17. No monthly service charges apply to accounts enrolled in the Teen Package. There is an ATM withdrawal limit of \$100.00 per day, debit card transaction limit of \$300.00 per day, and Mobile Deposit limit of \$500.00 per day. Bill Pay, PopMoney, and Overdraft Privilege are not available to accounts enrolled in the Teen Package. Check writing is not permitted and MutualBank will not order checks for accounts enrolled in the Teen Package. MutualBank reserves the right to honor or refuse any checks written on an account in the Teen Package and you will be subject to overdraft or NSF fees accordingly. While enrolled in the Teen Package, you agree to abide by all applicable laws and age requirements when redeeming UChoose Rewards.

Upon reaching the age of 18, the Teen Package will be removed and your account will automatically be enrolled in the College Package.

**College Package**

If enrolled in the College Package, the following terms apply to your account and supersede any contradictory terms herein for the duration of your enrollment under the College Package or until you reach the age of 23, whichever comes first. Accounts are available to persons ages 18-22.

No monthly service charges apply to accounts enrolled in the College Package. There is an ATM withdrawal limit of \$300.00 per day, debit card transaction limit of \$500.00 per day, and Mobile Deposit limit of \$1,000.00 per day.

Upon reaching the age of 23, the College Package will be removed and your account will be subject to the standard MutualBank UChoose Option 1 terms and conditions described herein.

**FEES AND CHARGES** The following fees and charges may be assessed against your account:

This account is subject to a monthly service charge of \$6.00.

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 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.

The monthly service charge of \$6.00 will be waived if any two of the following conditions are met:

1. Eight purchases are made with a debit card linked to this account each statement cycle.
2. You receive a direct deposit each statement cycle.
3. You enroll in eStatements for this account.