

# Preferred Checking Account Addendum

## Updated January 3, 2022

Monthly Maintenance Service Charge - A monthly service charge (see Fee Schedule) will be imposed every statement cycle if the sum of the daily balances in the combined accounts (combines all accounts for the same tax reported owner, except commercial or business, and Get Real accounts) falls below \$15,000 on any day of the cycle. If any of your loan accounts become 90 days delinquent, the loan balances cannot be included for up to six months after your loan becomes current. NOTE: If an account is closed or a loan paid off during the monthly statement cycle that account/loan will NOT be included as part of the combined balances and you may be assessed a monthly service charge if the remaining accounts did not have a combined daily balance of \$15,000 during that statement cycle.



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