

Truth in Savings Disclosure
Less Stress Checking Account
(non-interest bearing)
Effective October 12, 2022

Monthly Maintenance Service Charge - A monthly service charge of \$5.00 will be assessed against your account.

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Insufficient funds (NSF)/Uncollected funds - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account we will not pay the item or transaction, however, you will NOT be charged an Insufficient Funds Charge or Uncollected Funds Charge for the returning payment.



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NMLS #422081