

FORT SILL FEDERAL CREDIT UNION

SILVER PLUS Checking - Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of October 1, 2019.

Account Description

SILVER PLUS Checking

The SILVER PLUS checking account is a simple traditional checking account that offers free mailed or electronic statements along with other features and benefits. The primary account owner must be age 62 or older.

Account Features and Benefits

The SILVER PLUS checking account features and benefits include:

- No minimum balance requirements
- No monthly service fees
- No annual fee for an ATM card or Visa® debit card for the primary account owner
- No per check or transaction charges
- No fee for money orders
- Free mailed or electronic statements
- Free online banking and mobile banking
- Free bill pay
- Free notary service
- One free box of personalized standard/basic checks per quarter with a maximum of four boxes per year
- Five free FSFCU official checks per month (thereafter, fee applies)
- Access to 5,000+ branches nationwide through shared branching

Fort Sill Federal Credit Union's Purpose & Expectations

Purpose and Expected Use

This account is intended to be the accountholder's primary checking account in which deposit transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. A Fort Sill Federal Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your SILVER PLUS checking account, any optional add-on products/services associated with this account will also be terminated at the same time.

Additional Account Information

Deposit to Open Account

A \$5.00 minimum deposit is required to open the account.

Rate Information

The account is a non-dividend bearing account.

Conditions of the Account

This account is not to be used for commercial purposes and there is a limit of one checking account per social security number.

Fees

There are no fees to open or close this account. There are no recurring monthly service fees associated with this account. Refer to our **Fee Schedule** for fees that may apply to this account. This account is subject to the terms and conditions disclosed in the **Membership Agreement and Disclosure**.

Questions

Contact a Fort Sill Federal Credit Union representative at 580.353.2124 or 1.800.654.9885, fsfcu.com or webmaster@ftsillfcu.com.

Reference

Fort Sill Federal Credit Union Membership Agreement and Disclosures
Fort Sill Federal Credit Union Fee Schedule

Deposit Insurance

Federally Insured by NCUA.