

SUNSHINE STATE FEDERAL SAVINGS

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**NON-INTEREST BEARING CHECKING ACCOUNT
SENIOR NON-INTEREST BEARING CHECKING ACCOUNT**

Regulation DD
TRUTH IN SAVINGS DISCLOSURE

MINIMUM BALANCE TO OPEN THE ACCOUNT

You must deposit \$100.00 to open this account.

DORMANT-INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$10.00 per month will be charged after twelve (12) months of inactivity.

FEES AND CHARGES

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRANSACTION LIMITATIONS

Sunshine State Federal Savings reserves the right to require at least seven (7) days' written notice prior to withdrawal or transfer of any funds in your account.

ADDITIONAL INFORMATION

NON-INTEREST BEARING CHECKING

There is no charge for your first order of specialty checks, no charge for a debit card, no charge for personal internet banking or bill payment services, no charge for telephone banking, and unlimited check writing.

This account type may be described in periodic statements, advertisements, brochures, or other media format as:
NO INT CKG, or PERSONAL CHECKING

SENIOR NON-INTEREST BEARING CHECKING

You must be 55 years of age or over to open a Senior Non-Interest Bearing Checking.

There is no charge for senior style checks, no charge for a debit card, no charge for personal interest banking or bill payment services, no charge for telephone banking, and unlimited check writing.

This account type may be described in periodic statements, advertisements, brochures, or other media format as:
SENIOR CHECKING, SENIOR CKG, or SR NO INT CKG