



MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. The initial funding deposit amount for accounts opened online is limited to between \$100.00 and \$300.00. No minimum balance is required for account applications that are submitted in person at non-branch locations.

PROCESSING ORDER. Transactions may not be processed in the order in which you authorized them. The order in which transactions are received and processed by us can affect the total amount of fees and charges incurred. 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. \$8.00 Membership fee per statement cycle.

The account will be closed 45 days after the account opening date if no initial deposit has been made.

To obtain additional Club benefits of 3 free cashiers checks per month, safe deposit box discount, and higher CD rates, account holder must disclose Volunteer Club membership at the time of purchase. To obtain additional Club benefits such as Everyday Rebate Rewards, Identity Theft insurance with fraud assistance, Discounted gift cards, Savers Club book, Sojourns magazine, Hotel Savings Network, and Accidental death and dismemberment insurance, account holder must enroll with Affinion. The Volunteer Club monthly membership fee is charged regardless of benefit activation.

Club Account holders are eligible for an additional .10% annual percentage yield on Certificate of Deposits (CD) with terms of 1 year or more if interest is credited to a Volunteer State Bank deposit (CD, checking, savings accounts) account, or an additional .05% annual percentage yield on CDs with terms of 1 year or more if interest is not credited to a Volunteer State Bank deposit account, upon request. Certain CD's may not be eligible for interest rate bumps at management's discretion.

AVAILABLE BALANCE DISCLOSURE. If applicable, your available balance includes overdraft funds from an authorized overdraft limit, a line of credit or other deposit account. Additional funds cover consumer ATM and Check (debit) card transactions only with your authorization.

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.

