

# Foundation Checking

## *Supplemental Terms and Conditions*

**Minimum balance.** There is no minimum balance requirement for this account.

**Minimum opening deposit.** The minimum account opening deposit is \$25.

**Fees.** A monthly maintenance fee of \$5 (plus applicable sales tax) will be imposed every statement cycle. The following fees noted on the Fee Schedule are not applicable to this product: Overdraft, Return Item, Telephone Transfers, Dormant, and Early Closing fees.

**Account Restrictions.** Notwithstanding the Consumer Terms & Conditions, customers enrolled into this product type are not eligible for Overdraft Coverage, Checking Reserve, and are unable to “opt in” into overdraft coverage for ATM and everyday (one-time) debit card transactions. This account is not eligible to be included in Benefits Banking or any Bonus offering.

**Relation to other agreements.** The account and all services are subject to the terms and conditions set forth in this agreement, as well as those in the Consumer Products and Services: Terms and Conditions and Service Fee Schedule provided to you in conjunction with these Supplemental Terms and Conditions. To the extent any terms and conditions differ, you agree to be bound by these Supplemental Terms and Conditions.

Customer Service

**(800) 362-1688**

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