TRUTH IN SAVINGS
Community Business Chk
Commercial Bank
101 N Pine River St.
Ithaca, MI 48847

MINIMUM BALANCE REQUIREMENTS. You must deposit $50.00 to open this account. A Monthly Maintenance Fee of $5.00 will be imposed every month if the average daily balance for the month falls below $5,000.00.

PROCESSING ORDER. You understand that when two or more checks are presented for payment on the same day, the law allows us to pay them in any order. For now, we have chosen to pay them in serial number within transaction code order. We can, in good faith, choose a different order of payment after giving you any legally required notice. 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. The first 100 debit items per month are free. Over 100 debit items per month are assessed a fee of $0.40 per item.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

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.

ACCOUNT FEES AND CHARGES: A Paper Statement fee of $5.00 will be assessed monthly unless the account is enrolled in eStatements, or if an average daily balance of $25,000 is maintained.
DORMANT/INACTIVE ACCOUNT INFORMATION: Your account will go dormant after 365 days of inactivity.
EFFECT OF CLOSING AN ACCOUNT: If you close your account within 90 days of opening, you will be charged a $20.00 fee.