



**Account Disclosure – For “3.0 Good to Go” Student Checking
Deposit Account**

TEST
TEST 2
ANY STREET
TOWN, ST ZIP

Effective Date:	
Account Number:	
Maturity Date:	N/A

Please read all of the disclosures which apply to your account in this “Deposit Account Disclosure, the “Term and Conditions”, the “Electronic Fund Transfer Agreement”, the “Funds Availability Policy”, and the “Schedule of Fees and Charges”.

Account Type	Interest Rate	Annual Percentage Yield (APY)	Amount of Time Interest Rate In Effect	Interest Compounded	Interest Credited	Minimum Deposit To Open	Minimum Balance Required To Earn APY
3.0 Good to Go Student Checking	N/A	N/A	N/A	N/A	N/A	\$ 10.00	N/A

I. Non-Interest Bearing Account –

This is a non-interest bearing checking account.

II. Minimum Balance to Open –

You must deposit \$ 10 to open the account. You must be a full or part time student to open this account. You must provide evidence of school enrollment at account opening to qualify for this account. Limited to one account per student.

III. Minimum Age Requirement –

You must be at least 16 years of age to open this account.

IV. Overdraft Privilege –

This account is not eligible for overdraft privilege until it converts to a regular Priority Checking Account.

VII. Rewards Features –

For High School – You will receive \$ 25.00 up to twice a year as long as your GPA is 3.0 or above. **For College** – You will receive \$ 50.00 up to twice a year as long as your GPA is 3.0 or above. To qualify for a reward, you must be a full time or part time student and you must request the reward within 30 days of receipt of your transcripts. You must present a copy of your transcripts to any one of our in branch associates at the time of the request. The reward will be posted to your account within 5 business days of the request. An IRS form 1099 miscellaneous will be issued for each year a reward is paid.

VIII. Periodic Statements –

You will receive a monthly periodic statement and check “images” (copies of your original checks) that have cleared during the statement cycle.

IX. Check Printing Charges –

Check printing charges may vary depending on styles and quantity ordered.

Schedule of Charges –

Account Type	Minimum Requirements to Avoid Service Charge or Fee	Service Charge
Service Charges	There are no minimum balance requirements and no monthly service fees on this account for up to 5 years from the date the account is opened, or your expected graduation date, whichever is sooner.	N/A
Transaction Fees	Upon the 6 th anniversary date of account opening or your graduation, your account will convert to a regular Priority Checking Account, and you will be charged a fee (a) for each check paid in excess of ten per statement cycle.	(a) \$ 0.50 per item
ATM Fees	There are no fees if you use an Ives Bank or “AllPoint” network ATM. You will be assessed a fee of (a) for each foreign ATM transaction, (“non” Ives Bank or “AllPoint” ATM) per statement cycle and will be reimbursed for each foreign ATM transaction up to a maximum of \$15.00 per statement cycle at the end of each statement cycle. After your account converts to a regular Priority Checking account, you will be assessed a fee of (b) for each “AllPoint” ATM transaction or each ATM transaction processed at a “non” Ives Bank automated teller machine. In addition, the owner of the ATM may charge a fee and fees may vary.	(a) \$ 1.00 (b) \$ 1.00

Please refer to the Schedule of Fees and Charges for a complete list of other fees that may apply.