



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

TEST
TEST 2
ANY STREET
TOWN, ST ZIP

Date Opened:	<< xx/xx/xx >>
Account Number:	<< 123456789 >>
Expected Conversion Date	

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 Account	Minimum Balance Required to Earn APY
3.0 Good To Go Student Checking Account	N/A	N/A	N/A	N/A	N/A	\$ 10.00	N/A

The Following Information Applies to the 3.0 Good to Go Student Checking Accounts –

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. Monthly 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. Upon the 6th 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 of \$.50 for each check paid in excess of ten per statement cycle.

IV. Minimum Age Requirement:

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

V. ATM Fees:

There are no fees if you use an “SBD” or Allpoint network ATM. You will be reimbursed for each foreign ATM transaction, (non SBD or Allpoint ATM) 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 \$ 1.00 for each Allpoint ATM transaction or each ATM transaction processed at a “non” Savings Bank of Danbury automated teller machine. In addition, the owner of the ATM may charge a fee and fees may vary.

VI. 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.

