

Truth in Savings Disclosure

4/23/2021

TISA Disclosure for DD Product 120

@ WORK CHECKING

INTEREST RATE INFORMATION

Product is non Interest bearing

No minimum deposit required to open account. Account is funded with first direct deposit which should occur within 60 days of account opening.

You can avoid monthly service charges if you meet one of the following requirements:

- Maintain a minimum daily ledger balance of \$2,500.00 or more
- Maintain direct deposit of payroll into the Southern @Work Checking account (*at least one direct deposit per monthly statement cycle is required).

Monthly service charges:

Monthly maintenance fee, \$ 20.00

Foreign ATM transaction fees at a non-SBT ATM will be refunded up to a maximum of \$15.00 per monthly statement cycle.

*Exceptions will be available for employees of organizations such as school systems, which may not pay employees each month throughout the year.

Limit one Southern @Work Checking account per participant. This offer may be changed or withdrawn at any time without notice.