



Truth in Savings Disclosure

12/23/2024



TISA Disclosure for DD Product 115

PRIME CHECKING

INTEREST RATE INFORMATION

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Interest Rate: .0400% APY: .04%

Minimum deposit required to open account: \$ 100.00

You can avoid monthly service charges if you:

Maintain a combined daily balance of \$2,500.00 or more in a Prime checking account, one or more CDs, a Regular Savings Account, a Tiered Insured Money Market Savings Account, a Premium Tiered Insured Money Market Savings Account and/or one or more IRAs, or

Maintain \$10,000.00 in a credit balance, or

Maintain \$10,000.00 in a combined deposit/credit balance, or

Maintain a mortgage loan through Affiliate Mortgage Services (AMS) of Southern Bank with a \$10,000.00 minimum mortgage loan balance, or

Maintain an account with Southern Investment Services

Monthly service charges:

Monthly maintenance fee, \$ 18.00

Per item fee, \$.45

A Value Added Benefits Package may be purchased.