

This is important information about your account with:

First Bank  
P.O. Box 1237  
Clewiston, FL 33440  
866-319-4093

IN CONTROL CHECKING

## Truth-In-Savings Disclosures

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**Minimum Balance to Open.** The minimum balance required to open this account is \$100.00.

**Fees and Charges.** The following fees and charges apply to this account:

Monthly Service Charge (If qualifications are not met.): \$6.00

**Additional Terms.** The following additional terms apply to this account:

This account is not to be used for commercial purposes.

If the account is closed, you will forfeit any rewards that have not been credited to your account.

### Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your InControl account during each Monthly Qualification Cycle:

- At least six (6) debit card purchases must post and settle, or
- Be enrolled in and have agreed to receive eStatements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by First Bank as ATM transactions, and purchases made with debit cards not issued by First Bank. Transactions bundled together by merchants and received by First Bank as a single transaction count as a single transaction for the purpose of earning account rewards.

“Monthly Qualification Cycle” means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. See our website [first1bank.com](http://first1bank.com) or contact one of our customer service representatives for specific Monthly Qualification Cycle dates.

“Statement Cycle” means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website [first1bank.com](http://first1bank.com) or contact one of our customer service representatives for specific Statement Cycle dates.

When your InControl account qualifications are met during a Monthly Qualification Cycle the \$6.00 monthly service charge will be eliminated. The account's monthly service charge will be eliminated on the last day of the current statement cycle. If both, six (6) debit card purchases post and settle AND your account is enrolled to receive eStatements rather than paper statements, you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your InControl account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within thirty (30) calendar days of the withdrawal transaction for reimbursements of individual ATM fees of \$5.00 or higher. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

When your InControl account's qualifications are not met, the account's monthly service charge is not eliminated, and nationwide ATM withdrawal fees are not refunded.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle.

Please refer to our separate Limits and Fee schedule for additional information about charges.