



# Explanation of Services: Checking

Below are some details about our Value and Interest Checking accounts.

## Value Checking

Key Account Terms and Charges		
Monthly Service Charge:	Free	No monthly service charge
Balance Requirement:	None	No minimum balance requirement to maintain this account
Minimum Deposit to Open Account:	\$25	There is a \$25 minimum balance to open this account
Pays Interest:	None	This account does not earn interest
Person2Person Payments and Bill Pay:	Eligible	This account allows you to access PopMoney and online Bill Pay; Read full terms and conditions of the account for associated costs
Transaction Limitations:	None	No transaction limitations apply to this account
Point of Purchase Transaction Maximums:	\$1,500	You can make up to \$1,500 in purchases at one time using our debit card

ATM Charges		
The Federal Savings Bank - Branded ATMs:	Free	When you use a The Federal Savings Bank-branded ATM to complete any transaction
Allpoint ATMs:	Free	With more than 43,000 surcharge-free ATMs nationally and 55,000 globally through the AllPoint Network, you have the convenience of accessing your accounts virtually anywhere and at any time
Other Bank ATMs:	2 Fee Free Withdrawals Monthly	When using other ATMS you are allotted 2 fee free withdrawals a month; withdrawals in excess of 2 are charged at a fee imposed by the bank used
Maximum Cash Withdrawal:	\$1,000	You can withdraw a maximum amount of \$1,000 from an ATM per day
Person2Person Payments and Bill Pay:	Eligible	This account allows you to access PopMoney and online Bill Pay; Read full terms and conditions of the account for associated costs
Transaction Limitations:	None	No transaction limitations apply to this account
Point of Purchase Transaction Maximums:	\$1,500	You can make up to \$1,500 in purchases at one time using our debit card

## Options to Manage Accounts

Online and Mobile App Access:	Free	All customers of the bank have access to manage their TFSB Value Checking Account via desktop or mobile devices
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## Statement Services

Statement Copy from Online Banking:	Free	Downloading and printing statement copies from the past 18 months using Online Banking
Statement Copy:	\$3	Receive a monthly paper statement in the mail for a monthly fee

## Related Charges

Visa Debit Card - Replacement:	\$8	An \$8 fee will be charged to replace a lost debit card
Orders for Checks:	Varies	Standard The Federal Savings Bank checks and specialty checks vary in cost based on selection; The first set of check orders are free for The Federal Savings Bank checks
Non-Sufficient Funds (NSF):	\$25 per item	An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, or ACH
Stop Payment:	\$25 per item	A request by the customer not to honor a specified check drawn on his or her account before it is paid
Domestic Incoming - Wire Transfer:	\$10	A wire transfer that is deposited into your account from another bank account, person, or company
Domestic Outgoing - Wire Transfer:	\$15	A wire transfer that you send from your account to a person or company
International Incoming - Wire Transfer:	\$10	A wire transfer credit that is received from a person or company that uses an international bank
International Outgoing - Wire Transfer:	\$50	A wire transfer that you send from your account to an international bank, person, or company

## Interest Checking

### Key Account Terms and Charges

Monthly Service Charge:	\$9.99 or Free with Direct Deposit	You will incur a monthly service fee of \$9.99, monthly fee is waived with an ACH direct deposit
Minimum Deposit to Open Account	\$100	There is a \$100 minimum balance to open this account
Pays Interest:	.10% Rate / .10% APY	This rate is subject to change
Person2Person Payments and Bill Pay:	Eligible	This account allows you to access PopMoney and online Bill Pay; Read full terms and conditions of the account for associated costs
Transaction Limitations:	None	No transaction limitations apply to this account
Point of Purchase Transaction Maximums:	\$1,500	You can make up to \$1,500 in purchases at one time using your debit card

ATM Charges		
The Federal Savings Bank - Branded ATMs:	Free	When you use a The Federal Savings Bank-branded ATM to complete any transaction
Allpoint ATMs:	Free	With more than 43,000 surcharge-free ATMs nationally and 55,000 globally through the AllPoint Network, you have the convenience of accessing your accounts virtually anywhere and at any time
Other Bank ATMs:	2 Fee Free Withdrawals Monthly	When using other ATMs you are allotted 2 fee free withdrawals a month; withdrawals in excess of 2 are charged at a fee imposed by the bank used
Maximum Cash Withdrawal:	\$1,000	You can withdraw a maximum amount of \$1,000 from an ATM per day
Person2Person Payments and Bill Pay:	Eligible	This account allows you to access PopMoney and online Bill Pay; Read full terms and conditions of the account for associated costs
Transaction Limitations:	None	No transaction limitations apply to this account
Point of Purchase Transaction Maximums:	\$1,500	You can make up to \$1,500 in purchases at one time using your debit card

Options to Manage Accounts		
Online and Mobile App Access:	Free	All customers of the bank have access to manage their TFSB Interest Checking Account via desktop or mobile devices

Statement Services		
Statement Copy from Online Banking:	Free	Downloading and printing statement copies from the past 18 months using Online Banking
Statement Copy:	\$3	Receive a monthly paper statement in the mail for a monthly fee

Related Charges		
Visa Debit Card - Replacement:	\$8	An \$8 fee will be charged to replace a lost debit card
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International Outgoing - Wire Transfer:	\$50	A wire transfer that you send from your account to an international bank, person, or company