



**GULF COAST BANK
& Trust Company**

200 St. Charles Ave., New Orleans, LA 70130 ❖ 504-561-6124 ❖ 1-800-223-2060

TRUTH IN SAVINGS DISCLOSURE

Account Type: Opportunity Checking

Account #: _____

Date: _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural, and the plural includes the singular.

Eligibility

- ❖ Available for individuals who do not meet the traditional account opening criteria.

Minimum Balance Requirements

- ❖ A minimum deposit of \$20.00 is required to open account

Service Charges and Additional Fees

- ❖ Monthly maintenance service charge of \$5.00
Monthly maintenance service charge waived if one of the following is met:
 - ❖ Average month to date balance of \$5,000 or greater, OR
 - ❖ Average month to date balance of \$25,000 or greater in qualifying Deposits*
- ❖ Monthly Paper Statement fee of \$2.00.
Monthly paper statement fee waived if one of the following is met:
 - ❖ Average month to date balance of \$5,000 or greater, OR
 - ❖ Average month to date balance of \$25,000 or greater in qualifying deposits (See Additional Terms for qualifying accounts), OR
 - ❖ **Account is set up for eStatements**
- ❖ If the primary account holder decides to cancel their eStatement at any time or we have reason to believe that they are not receiving their eStatement or eNotification, a \$2.00 monthly paper statement fee will be assessed unless the average month to date balance of \$5,000 or greater OR average month to date balance of \$25,000 or greater in qualifying deposits applies.
- ❖ The primary account holder must maintain an active internet banking account and current, active email address.
(See Gulf Coast Bank & Trust Company Internet Banking and eSign Disclosure)

Interest

- ❖ No interest will be paid on this account.

Additional Terms

- ❖ Opportunity Checking is not eligible for the Overdraft Protection Service.
 - ❖ No overdraft or insufficient funds (NSF) fees are charged to this account.
 - ❖ A savings or money market account may be linked to this account for overdraft protection.
- ❖ The account includes checking writing privileges.
- ❖ Check printing fees may apply - Prices will vary.
- ❖ The account is eligible for Online Banking. (See Gulf Coast Bank & Trust Company Internet Banking and eSign Disclosure)
- ❖ Additional fees and charges may apply. (See Gulf Coast Bank & Trust Company's Fee Disclosure for additional details)
- ❖ The account is issued one debit card per account holder at no cost, subsequent replacement cards will be charged a \$5.00 fee.
(See your Notice of Disclosure of Services and Fees.)
- ❖ If the primary account holder has enrolled in eStatements, they will receive an email notification when their statement is ready for viewing at www.gulfbank.com. (See Gulf Coast Bank & Trust Company Internet Banking and eSign Disclosure). Images of processed items are available online. Active internet banking account and email address is required at all times.
- ❖ If the primary account holder is not actively enrolled in eStatements at any time, for any reason, a monthly paper statement will be mailed to the address of record and the account will be charged a \$2.00 monthly fee.
- ❖ The account will be placed in Dormant Status after 12 months of inactivity. While your account is dormant, any applicable monthly service charges and monthly paper statement fees will be waived. The account holder(s) will no longer receive periodic statements and/or eStatement notifications. Upon reactivating the account, the account holder(s) will begin to receive periodic statement(s) and all fees associated with the account product will be assessed, as applicable.
- ❖ The account is not eligible for the Reward Point Program.
- ❖ After 12 months the account may be eligible to convert to another account type.
- ❖ Qualifying deposits includes all personal checking, savings, or certificates of deposits that are directly linked to this account. Average month to date balance(s) used to calculate the average balance of \$25,000 or greater is calculated from the first date of the current month through the statement cycle date for each account. Statement cycle dates may vary based on account and/or account types.