

MONROE SAVINGS BANK CONSUMER DISCLOSURES



Savings

- Limited to six (6) transfers or withdrawals via ACH debits, POS Debits, Internet banking, and telephone transfers a month

Certificate of Deposits

- The account will automatically renew at maturity for the current market
- You will have ten (10) calendar days from the maturity date to withdraw your funds without being charged a penalty
- No additional deposits or withdrawals are allowed other than earnings from this account until the maturity date
- If any of the deposit is withdrawn before the maturity date, a penalty will be imposed which could result in partial loss of principal
- Applicants MUST supply Monroe Savings Bank with the following criteria:
 1. Copy of valid Driver's License for each applicant
 2. Signed signature card that is generated when you open your account.
 3. Your initial deposit payable to Monroe Savings Bank

Money Market Account

- Limited to six (6) transfers with only three (3) third party checks per cycle period

Business Savings

- Limited to 6 transfers or withdrawals via ACH debits, ODP Transfers, Internet banking and telephone transfers a month