



## Benefits Checking Disclosure

Account Description	
<b>Benefits Checking</b>	A checking account for individuals with no minimum balance requirements.
Account Details	
<b>Features</b>	<p>Free monthly statements with images of paid checks</p> <p>Visa® Debit Card You may access your account through an ATM using a Pennian Bank Visa® Debit Card at any ATM nationwide. If the ATM is not owned by Pennian Bank, you may be charged a fee by the institution who owns the ATM and you will be charged a fee by Pennian Bank. This fee will appear as a separate transaction. See accompanying Fee Schedule.</p> <p>Free Online Banking &amp; Bill Payment*</p> <p>Free Mobile Banking* including Mobile Deposit*</p> <p>Free Bank to Bank* external transfers</p> <p>Free Person to Person* transfers</p> <p>Free Mobile Wallet including Apple Pay*, Google Pay*, Samsung Pay*</p> <p>Free Telebank</p> <p>Unlimited monthly transactions</p>
<b>Benefits</b>	<p>Free Basic Checks</p> <p>Free Money Orders and Cashier's Checks</p> <p>Accidental Death &amp; Dismemberment Insurance**</p> <p>CyberScout® Identity Theft Resolution**</p> <p>Shopping, Travel &amp; Entertainment Discounts**</p> <p>Roadside Assistance**</p> <p>Cellular Telephone Protection**</p>
<b>Options</b>	<p>Free eStatements are available upon enrollment through Online Banking.</p> <p>Overdraft protection is available for qualifying customers.</p> <p>* cellular carrier message and data rates may apply.</p> <p>**For complete membership details visit <a href="https://www.benefitschecking.com">https://www.benefitschecking.com</a></p>
Statement Cycle Definitions	
<b>Cycle Inquiry</b>	For information on your account statement cycle, contact the bank at 717-436-2144
<b>Cycle Codes = 1 through 28 Cycle code indicates day of the Calendar month</b>	Cycle begins the first Calendar day after the end of the previous cycle and ends on the day of the month indicated by the cycle code. If the ending date is on a weekend or holiday, the previous business day is used.
<b>Cycle Code = 36 Second Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the second Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.
<b>Cycle Code = 41 Third Monday of each calendar month</b>	Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.

**Statement Cycle Definitions Continued**

<p><b>Cycle Code = 43</b>  <b>Third Wednesday of each calendar month</b></p>	<p>Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Wednesday of each calendar month. If that Wednesday is a holiday, the statement cycle will end on the Tuesday before.</p>
<p><b>Cycle Code = 46</b>  <b>Fourth Monday of each calendar month</b></p>	<p>Cycle begins the first calendar day after the end date of the previous cycle and ends on the fourth Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.</p>
<p><b>Cycle Code = 30</b>  <b>End of Month for each calendar month</b></p>	<p>Cycle begins the first calendar day after the last business day of the one month and the cycle ends on the last business day of the next calendar month.</p>
<p><b>Cycle Code = 67</b>  <b>Quarterly</b></p>	<p>Cycle begins the first calendar day after the last business day of the quarter and the cycle ends on the last business day of the next quarter. Quarter ending dates are March 31, June 30, Sept 30 and Dec 31.</p>

**Additional Information**

<p><b>Deposit &amp; Balances</b></p>	<p>A \$50.00 minimum deposit is required to open the account.</p>
<p><b>External Transfers - Bank to Bank</b></p>	<p>Automated Clearing House (ACH) External Transfer transactions are subject to limits on the dollar amount of electronic transfers between your account to and from external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advance notice.</p>
<p><b>Fees</b></p>	<p>There is no fee to open this account. There will be an early termination fee of \$15.00 for any account closed within the first ninety (90) days after opening. There is a \$6.95 monthly maintenance charge. Fees may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means. See accompanying Fee Schedule for fees that may apply to this account.</p>
<p><b>Deposit Insurance</b></p>	<p>Member FDIC® For FDIC insurance information, please contact Pennian Bank or inquire on the internet at FDIC.gov. Insurance products are not deposits, not FDIC Insured, not insured by any federal government agency, not guaranteed by the bank.</p>
<p><b>Questions</b></p>	<p>Contact Pennian Bank at 717-436-2144 or 866-950-2144 for additional information, details and enrollment instructions.</p>