

**TRUTH IN SAVINGS**  
**New Wave Checking (Basic Banking)**

**Geddes Federal Savings and Loan Association**  
**2208 West Genesee Street**  
**Syracuse, New York 13219**  
**(315)468-6281**  
**[www.geddesfederal.com](http://www.geddesfederal.com)**

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** If the application and/or documentation are not completed within 30 calendar days of the submitted application, the account will be closed.

A withdrawal shall be deemed to be made when it is recorded on our books, which is not necessarily the date you initiated the transaction.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.