



Basic Terms and Conditions

Personal Interest Checking

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$1,000
Monthly Maintenance Fee	\$7.50
Requirements to Waive Monthly Fee	\$1,000 daily balance during the billing cycle or \$1,800 average daily balance during the billing cycle
Annual Percentage Yield	Tiered, see a BOS Personal Banker
ATM Fees	\$0.00 for using a BOS ATM
Returned Item NSF Fee	\$30.00 per item
Stop Payment Fee	\$20.00 per item to stop payment
Account Closing Fee	\$20.00 if account is closed within 6 mos of opening
Other Services	Please consult a Personal Banker for a list of additional service fees.

Overdraft Options for Consumers with Debit Cards

Option A: (Default)	No Overdraft Service	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you.
Option B:	Automatic Transfer Fee	\$5.00 per overdraft covered by transfer from linked savings or checking account
	Automatic Transfer Fee	\$2.50 per overdraft covered by advance from Instant Check
Option C: Overdraft Penalty	Paid Item Overdraft Fee	\$30.00 Per Item <i>You can Opt Out of this product at any time</i>
	Maximum Number of Overdraft Penalty Fees per Day	\$210
	Extended Overdraft Penalty Fee	\$5.00 each day after 30 days until account is positive

Processing Policies

Posting Order <i>The order in which withdrawals and deposits are processed</i>	Items presented for payment may not be processed in the order they occur. The order in which items are presented may affect the total overdraft fees incurred.
Deposit Hold Policy <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposits with teller: 1st business day after deposit received. Check deposit with teller: 1st business day after deposit received. Direct deposit: Same business day Wire transfer: Same business day If something causes a longer hold on a deposit, the first \$225 of that deposit will be made available the 1st business day after the day of your deposit. Funds from non-bank checks may take an extra business day to become available. <p><i>A "business day" is a non-holiday weekday. The end of a business day varies by branch, but it is no earlier than 6 p.m. CST</i></p>

Dispute Resolution

Dispute Resolution Agreement Please see a Personal Banker