



ACCOUNT-SPECIFIC DISCLOSURES

The following additional disclosures apply to the Volt Teen Banking & Volt Banking accounts:

VOLT BANKING SAVINGS

Requirements – The Volt Banking Savings Account is for members ages 13 – 24. Members 13-17 will need to have a parent as a joint owner of the account. Once you are 18 you no longer need to have a joint account. At age 25, the account may convert to a primary savings account. Minimum daily balance requirements to receive annual percentage yield will apply.

VOLT CHECKING

Requirements – The Volt Banking Savings Account is for members ages 13 – 24. Members 13-17 will need to have a parent as a joint owner of the account. Once you are 18 you no longer need to have a joint account. At age 25, the account may convert to a free checking account. There is no minimum deposit requirement on this account.

Volt Teen Banking and Volt Banking Account Fees

	Volt Teen Banking 13-18	Volt Banking 19-24
ATM Transactions Out of Network: Transfers, withdrawals, balance inquiries (Non-Arbor Financial, Non Co-Op).	\$3	\$3
Overdraft Transfer (from Primary Share Account)	FREE*	\$5.00
NSF Check, ACH Item, or Debit Card Transaction	FREE*	\$26.50 (regularly \$35)
NSF ATM Withdrawal	FREE*	\$26.50 (regularly \$35)

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* Members 13-18 are not able to overdraft the transaction will simply not process and they will be notified they have insufficient funds

