



ACCOUNT-SPECIFIC DISCLOSURES

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

VOLT BANKING SAVINGS

Other Requirements – The Volt **TEEN** Banking Savings Account is designated for members ages 13-18. The account is joint with a parent or legal guardian until age 18. The Volt Banking Savings Account is designated for members ages 19-24. Once the member reaches the age of 25, the account may convert to a Primary Savings Account and the minimum daily balance requirement to obtain the annual percentage yield will apply.

VOLT CHECKING

Other Requirements –The Volt Teen Banking Checking Account is designated for members ages 13 – 18. Account is joint with a parent or legal guardian until age 18. The Volt Banking Checking Account is designated for members ages 19 – 24. Once the member reaches the age of 25, the account may convert to a Free Checking Account.

Minimum Balance Requirements – There is no minimum opening deposit required.

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).	FREE	\$1.50 (regularly \$3)
<u>Overdraft Transfer (from Primary Share Account)</u>	FREE	\$2.50 (regularly \$5)
NSF Check, ACH Item, or Debit Card Transaction	FREE	\$17.50 (regularly \$35)
NSF ATM Withdrawal	FREE	\$17.50 (regularly \$35)

Rev. 2/22

