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## Deposit Account Disclosure – Fresh Start Checking Account

Please read all of the disclosures which apply to your account in the “Schedule of Fees and Charges” and the “Terms and Conditions of Your Account”. Some terms may differ as disclosed below:

**I. Balance Information:**

Your original funding deposit must come from a source other than an existing Farmington Bank account. The minimum deposit to open is \$50.00.

**II. Check Printing Charges:**

Check printing charges apply and vary depending on style and quantity ordered.

**III. Debit Card and POS Limitations:**

You may withdraw up to \$300.00 in cash each day by using your Card and PIN at an ATM. If your Card is a MasterCard Debit Card® you can use your Card for purchases at POS terminals for up to \$1,000 per day.

**IV. Insufficient Funds Action:**

Farmington Bank will return any items presented for payment against insufficient funds and you will be charged an Insufficient Funds Charge/Returned Fee per the standard Schedule of Fees and Charges. However, we reserve the right to pay items presented against insufficient funds and charge you an Insufficient Funds Charge/Paid Fee per the standard Schedule of Fees and Charges. If POS transactions are force posted to the account Farmington Bank will not have the option of returning those items. Force posted items that overdraw the account will be charged an Insufficient Funds Charge/Paid per the standard Schedule of Fees and Charges.

**V. Return Deposited Items:**

If checks that you deposit to your Fresh Start Checking account are returned to us for any reason, you will be charged a Return Check Fee per the standard Schedule of Fees and Charges.

**IV. Qualifications to Transfer to a Standard Checking Account:**

Upon request Farmington Bank will consider moving the account holder from the Fresh Start Checking Account to another standard checking product after the following conditions have been met:

- 12 month history of maintaining a positive (greater than zero) account balance
- No more than three (3) occurrences of returned deposited items in the past 12 months

### Service and Maintenance Fees

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The following service charges apply to the Fresh Start Checking Account:

Account Type	Service Charge	Transaction Limitations and Fees
Fresh Start Checking	You will be assessed a \$10.00 Maintenance Service Charge each statement period.	None