


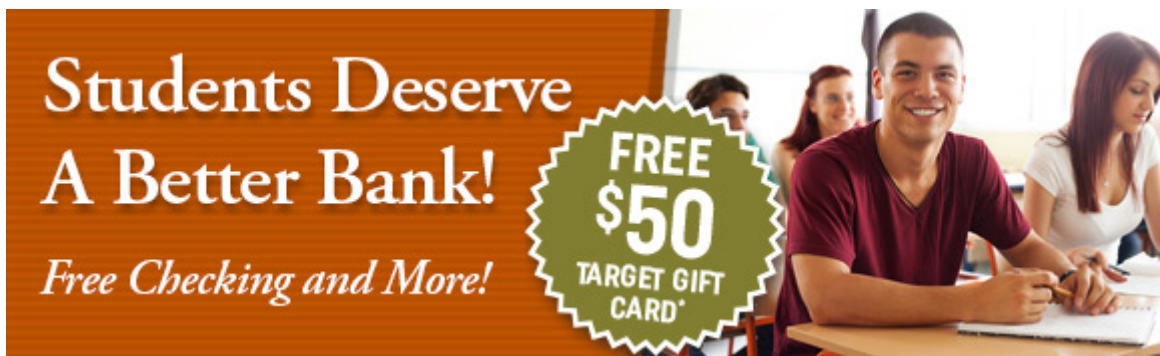
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- FREE Mobile Banking, Mobile Deposit & Person-to-Person Pay
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\* A minimum initial deposit of \$100 is required to open a free student checking account. The account is non-interest bearing and students under 18 must have a parent as joint owner. The Bank will pay transaction fees for all foreign (non-First Community, Allpoint or Star) ATM transactions in the U.S. each month. Fees for international card use may apply. \$50 gift card, given at time of account opening, is taxable and subject to IRS 1099 reporting. If account is closed prior to one year of opening, early closing fee of \$50 will be deducted from the account at closing. A \$3.00 monthly charge will be assessed for paper account statements. Offer may be