



ELIGIBILITY REQUIREMENTS. We value your service to the community and by doing so; SNBT has this account available to non-profit 501(c)(3) organizations.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

PROCESSING ORDER. SNBT will first apply credits to your account. Debit items will be posted in the following order: Teller withdrawals, ATM/POS (PIN-based) transactions, debit card purchases (signature-based), automatic withdrawals (Pre-authorized/internet/phone), and checks. Checks will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

ACCOUNT CHARGES:

\$10.00 charge if account is closed within three (3) months of opening date.