

**Washington Financial Bank**  
Member FDIC  
77 South Main Street  
Washington, PA 15301  
(724) 222-3120

## **E-Checking**

### **MINIMUM BALANCE REQUIREMENTS**

You must deposit \$25.00 to open this account. Thereafter there is no required minimum balance or monthly fee.

### **PROCESSING ORDER**

All credit transactions are processed first. Debit transactions are processed in the following order: Card transaction by timestamp, then in ascending order; followed by ACH transactions by timestamp, then in ascending order; followed by Checks by serial number, then in ascending amount order. All remaining debits are processed in ascending order.

### **FEES AND CHARGES**

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

### **TRANSACTION LIMITATIONS**

Refer to our ATM and MasterMoney Card Electronic Funds Transfer Disclosure for transaction type limitations, a copy of which has been provided to you and is available upon request.

This account requires that you maintain an Online Banking Account with Washington Financial and agree to receive your monthly statements and required disclosures electronically through that account. If you cancel your Online Banking Account, Electronic Statements, or fail to accept e-statements within 30 days of account opening or conversions to a E-Checking, your E-Checking account will be changed to a Basic Checking account and be subject to minimum balance requirements and fees.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT**

#### **BENEFITS**

You will earn cash benefits for your MasterMoney Card purchase transactions. You will be credited \$.05 for each purchase transaction when you use your PIN and \$.10 for each purchase when you authorize it with your signature. Your cash benefits will be accumulated and credited to your account monthly on your statement cycle night.