



GULF COAST BANK
& Trust Company

200 St. Charles Ave., New Orleans, LA 70130 ❖ 504-561-6124 ❖ 1-800-223-2060

TRUTH IN SAVINGS DISCLOSURE

Account Type: Select Checking

Account #: _____

Date: _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Minimum Balance Requirements

- ❖ A minimum deposit of \$20 is required to open account.

Service Charge and Additional Fees

- ❖ A \$12.00 monthly maintenance service cycle charge.
- ❖ Monthly Service Cycle Charge will be waived/refunded if you maintain \$75,000 or greater in combined average month to date balances in GCB qualifying personal/consumer deposits and investment dollars in GCB Wealth Management. (See Qualifying Deposits on Page 2)
- ❖ Wealth Management Balances considered for service charge purposes will be analyzed on the last day of the statement cycle. For this reason, when Wealth Management Balances are needed to avoid a service charge, the service charge will be assessed, then refunded on the following statement cycle.
- ❖ A \$5.00 monthly Dormant fee will be assessed if your account reaches Dormant account status.(See Additional Terms on Page2.)
- ❖ See Notice of Disclosure for Services and Fees for a list of additional fees that may apply.

Variable Rate

- ❖ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- ❖ The initial interest rate and annual percentage yield for your account is tiered and is determined by the rate tier that your initial deposit falls into on the date your account is opened.
- ❖ Account Interest Rate Tiers

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
\$ 25,000 and above	0.40%	0.40%
\$ 0.01 - \$ 24,999.99	0.20%	0.20%

- ❖ The interest rate and annual percentage yield stated above are accurate as of the date printed above. If you would like more current rate and yield information please call us at one of the numbers listed above.
- ❖ Fees may reduce earnings.

Frequency of Rate Change

- ❖ At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Noncash Deposits

- ❖ Interest begins to accrue no later than the next business day following the day of your deposit of noncash items.

Compounding, Crediting and Balance Computation

- ❖ Interest is compounded monthly. Interest will generally be credited at the end of each monthly statement cycle.
- ❖ There is no minimum balance required to earn interest.
- ❖ If you close your account before interest is credited, you will not receive the accrued interest.
- ❖ We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate may vary.
- ❖ The period we use is days in statement cycle.

Additional Terms

- ❖ Your account will be placed in Dormant Status after 12 months of inactivity. While your account is dormant, any applicable monthly service charges and monthly paper statement fees will be waived. You will no longer receive periodic statements and/or eStatement notifications. Upon reactivating your account, you will begin to receive a periodic statement and all fees associated with the account product will be assessed, unless you meet the balance requirements if applicable.

Additional Benefits Available

- ❖ Free special GCB Select checks - ordered through GCB's vendor; fees may apply for other check designs and supplies.
- ❖ Eligible to apply for a Select Money Market Account - see Select Money Market Disclosure for complete details.
- ❖ Special design GCB Select debit card.
- ❖ Point of sale transactions - dollar limit - The total of pending PIN-based and signature -based transactions may not exceed \$5000.00.
- ❖ ATM fees will be refunded on the following statement cycle.
- ❖ No fees for foreign currency.
- ❖ Free Safe Deposit Boxes (subject to availability).
- ❖ Free eStatement or paper statements.
- ❖ No charge for Cashier's checks, wires, money orders, and stop payments generated from this account.

Loan Benefits:

- ❖ Discounted rates on Select Banking loan products. Subject to normal credit underwriting and product qualifications. Cannot be combined with any other discount.

Qualifying GCB deposits and investments include the following:

- ❖ Qualifying deposits includes all personal checking, savings, or certificates of deposits that are directly linked to this account. Average month to date balance(s) used to calculate the average balance of \$75,000 or greater is calculated from the first date of the current month through the statement cycle date for each account. Statement cycle dates may vary based on account and/or account types
- ❖ Investment dollars with GCB Wealth Management (Gulf Coast Wealth Management securities offered through Arkadios Capital Member FINRA/SIPC). Insurance products offered through Arkadios Capital Member FINRA/SIPC or its licensed affiliates.