

## Cubs 1st Club Checking

**Account Description:** Cubs 1st Club is an interest-bearing personal checking account for clients who have direct deposit of their payroll or another form of funds. A variety of benefits are included with the account.

**Minimum Opening Balance:** A minimum balance of \$50.00 is required to open this account.

**Direct Deposit:** This account requires at least one electronic direct deposit per monthly statement cycle. If there are no direct deposits within the statement cycle, then a \$15.00 fee will be charged. Direct deposits posted on the last business day of the statement cycle are counted on the next statement.

**Check Writing:** There are no limits on the number of checks you may write and there are no per-check processing fees for this account. Cubs 1st Club check designs are available.

**Online/Mobile Banking with MAX Bill Pay:** Online/Mobile Banking is available with all consumer checking accounts at the Bank. Clients may also sign up for the electronic bill payment and presentment system (Bill Pay) within Online Banking and the Mobile App which are used to easily pay expenses and bills. MAX Bill Pay is available to clients who have the Cubs 1st Club Checking account. MAX Bill Pay includes 50 bill pays per calendar month. Additional bill pays over 50 are 50¢ each. Clients can find more information about bill pay in the Bill Payment Agreement. See Online Banking Terms and Conditions located at [1stsource.com/disclosures](http://1stsource.com/disclosures).

**Resource<sup>®</sup> ATM Card:** A Resource<sup>®</sup> ATM Card is available with this account. It allows 24-hour access to your accounts through: Our Automated Teller Machines (ATMs) and ATMs nationwide which display the CIRRUS<sup>®</sup>, Mastercard<sup>®</sup> (Cirrus/Maestro) or Accel<sup>®</sup> logos InfoSource<sup>®</sup>, our automated account information line, at 800 235-2557.

**Resource<sup>®</sup> Plus Mastercard<sup>®</sup> Debit Card:** The Resource<sup>®</sup> Plus debit card is available, subject to credit approval. Clients have their choice of Cubs 1st Club card designs. Current 1st Source Bank clients who transfer their current account type to the Cubs 1st Club checking and/or savings account, and who wish to have a Cubs 1st Club card design will be charged a \$7.50 Club Card Transfer Fee to cover the cost of the new card.

The Resource<sup>®</sup> Plus card comes with all the features of the Resource<sup>®</sup> ATM Card, plus it can be used for purchases anywhere Mastercard<sup>®</sup> is accepted. The amount you spend

will be deducted automatically from your personal checking account. Your monthly personal checking account statement or (electronic) e-statement will report all of your ATM and debit card transactions. A microchip on the card adds a layer of protection against fraud for purchases made at merchants who use chip terminals. Learn more about the security features of the Resource Plus card at [1stsource.com/chipcard](http://1stsource.com/chipcard). See the Electronic Funds Transfer disclosure for detail regarding the basic rights, liabilities and responsibilities for ATM and debit card use.

**Interest:** Interest is earned on the balance in the account. (1) The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting your 1st Source banking center or the Customer Service Center (2) The Annual Percentage Yield Earned (APYE) will appear on your periodic account statement. (3) The account accrues interest on collected balances using the daily balance method. (4) Interest is credited to your account and compounded monthly on the statement cycle date.

**ATM Fee Rebates (fee reimbursements):** After the account is open 90 days, the Bank will reimburse the fees we charge for the use of a non-1st Source ATM up to four (4) for each 12-month period the account is open. The account holder will be responsible for any additional fees for ATM transactions charged by the owner of a non-1st Source ATM.

**Monthly Statements:** Signing up for electronic statements is encouraged with the Cubs 1st Club account, but not required. E-statements and paper statements are provided without a fee. Sign up for e-statements within Online Banking. You will need to accept the Electronic Statement Terms and Conditions when you sign up. 1st Source Bank may cancel access to Electronic Statements for non-use. If you have not logged on to your Online/Mobile Banking for a period of 90 days, you will be notified by email that your access will be cancelled if you do not access your account within the next 30 days.

**Check Images:** Front check images are included with this account and come as part of your monthly paper or electronic statement. Front and back images are available without charge within Online Banking. Return of physical checks is not available.

**Transactions:** There are no transaction limits on this account.

**Qualifications:** Clients must have at least one direct deposit per monthly statement cycle to have a Cubs 1st Club account.

Helpful. Easy. Better!

