



Truth in Savings

Revised September 27, 2023

Rate Information

No interest will be paid on this account held at Mid-Central National Bank.

Schedule of Fees

There is no minimum balance required to open the Jiko Bank Account and no monthly maintenance fees are charged on the Jiko Bank Account and no minimum balance is required.

The following Fees may be charged as set forth:

Item	Fee (USD)
Account Opening Fee	\$0
Monthly Account Maintenance Fee	\$0
Overdraft Fee	\$0* *Overdrafts of the Jiko Bank Account are generally not allowed.
Portal Transfer Fee (Incoming and Outgoing)	\$0
Account Closing Fee	\$0

Item	Fee (USD)
Card Replacement Fee	\$0
ATM Fees (Domestic)	ATMs bearing the Visa®, Plus®, or PULSE® logo: The Bank does not charge any fee for use of ATMs not owned by us, but there might be a fee assessed by that ATM operator or any network used. This may include a fee for a balance inquiry even if you do not complete a withdrawal or other monetary transaction.
Foreign Transaction Fee	\$0
ATM Fees (International) (EFT S/C SVC CHG ATM WITHDRAWAL)	You will not be charged a fee by the Bank, but you may be charged a fee by the ATM operator or any network used. This may include a fee for a balance inquiry even if you do not complete a withdrawal or other monetary transaction.
Foreign Transaction Fee	\$0
Returned Deposit Fee	\$0
Paper Copies of Documents	\$0
Legal Process	\$0
JTI Jiko Fee	\$0