

DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

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1. INTRODUCTION

Welcome to Your Financial Partnership

We believe in building lasting relationships with our customers through transparent, reliable, and innovative banking services.

This Deposit Account Agreement and Disclosure ("**Agreement**") governs your relationship with us ("**Bank**," "**we**," "**us**," or "**our**") regarding your deposit accounts and related services. By opening an account with us, you agree to be bound by the terms and conditions set forth in this Agreement.

Complete Agreement

This Agreement, together with your account application, signature cards, fee schedules, and any other documents we provide, constitutes the complete agreement between you and the Bank regarding your deposit accounts.

Legal Framework

This Agreement is designed to comply with all applicable federal and state banking regulations while providing you with clear, understandable terms for your banking relationship.

2. ACCOUNT OPENING AND ELIGIBILITY





2.1 Eligibility Requirements

To open an account with us, you must meet the following criteria:

Requirement	Description	Additional Notes
Age	18+ years (or age of majority)	Some student accounts available for minors
Identification	Valid government-issued photo ID	Driver's license, passport, or state ID
Address Verification	Proof of current address	Utility bill, lease agreement, or bank statement
Identity Verification	Customer Identification Program (CIP)	Required by federal law
Background Check	Account opening verification	Internal fraud prevention measures

2.2 Required Documentation

All account holders must complete and sign the following documents:

-  **Account Application** - Complete personal and financial information
-  **Signature Card** - Authorized signatures for account access
-  **IRS Form W-9** - Tax identification and certification
-  **Additional Forms** - As required by law or Bank policy

2.3 Initial Deposit Requirements

Account Type	Minimum Opening Deposit	Timeframe
Basic Checking	\$25	Within 30 days
Premium Checking	\$500	Within 30 days
Student Checking	\$10	Within 30 days
Regular Savings	\$50	Within 30 days
High-Yield Savings	\$1,000	Within 30 days
Money Market	\$2,500	Within 30 days

2.4 Joint Account Provisions

Joint Account Requirements:

- All parties must meet individual eligibility requirements
- Equal access rights for all account holders
- Joint and several liability for all account obligations
- **Right of Survivorship** - Surviving account holders retain full account access

3. ACCOUNT TYPES AND FEATURES

3.1 Checking Accounts

Basic Checking

- **Monthly Fee:** \$8.95 (waived with \$500 minimum daily balance)
- **Features:** Online banking, mobile app, debit card
- **ATM Access:** Unlimited at Fastpay ATMs
- **Overdraft Protection:** Available upon approval

Premium Checking

- **Monthly Fee:** \$15.95 (waived with \$2,500 minimum daily balance)
- **Enhanced Features:**
 - Free checks and money orders
 - Premium customer service line
 - Enhanced fraud protection
 - Free wire transfers (domestic)
- **ATM Reimbursement:** Up to \$20/month for out-of-network fees

Student Checking

- **Monthly Fee:** \$0 (ages 16-24 with valid student ID)
- **Features:** All Basic Checking features

- **Special Benefits:**
 - Financial literacy resources
 - Budgeting tools
 - Student loan information

3.2 💰 Savings Accounts

Regular Savings

- **Minimum Balance:** \$50
- **Interest Rate:** Variable, currently 0.75% APY*
- **Features:** Online access, automatic transfers
- **Transaction Limits:** 6 per month (federal regulation)

High-Yield Savings

- **Minimum Balance:** \$1,000
- **Interest Rate:** Variable, currently 2.25% APY*
- **Tiered Rates:** Higher balances earn more
- **Features:** Premium online tools, dedicated support

Money Market Account

- **Minimum Balance:** \$2,500
- **Interest Rate:** Tiered structure, up to 2.50% APY*
- **Special Features:**
 - Check-writing privileges (3 per month)
 - Debit card access
 - Competitive rates on higher balances

3.3 📈 Certificates of Deposit (CDs)

Term Length	Minimum Deposit	Current APY*	Early Withdrawal Penalty
3 months	\$500	1.50%	90 days interest
6 months	\$500	2.00%	120 days interest
12 months	\$500	2.75%	180 days interest
24 months	\$500	3.25%	365 days interest
60 months	\$500	4.00%	365 days interest

**Interest rates are variable and subject to change without notice*

4. DEPOSITS AND WITHDRAWALS

4.1 💵 Deposit Methods

We offer multiple convenient ways to deposit funds:

Method	Availability	Processing Time	Daily Limits
Online Transfer	24/7	Immediate	\$50,000
Mobile Check Deposit	24/7	Next business day	\$5,000
ATM Deposit	24/7	Immediate (cash) / Next day (checks)	\$10,000
Wire Transfer	Business hours	Same day	No limit
Direct Deposit	Automatic	Processing day	No limit
In-Person	Branch hours	Immediate	No limit

4.2 🕒 Fund Availability Policy

Our fund availability policy complies with Federal Reserve Regulation CC:

Immediate Availability

- Electronic deposits (ACH, wire transfers)
- Cash deposits at Fastpay ATMs
- Direct deposits from employers

Next Business Day

- Government checks
- Cashier's checks
- Money orders
- Local checks (first \$225)

Hold Periods May Apply

- **Large deposits** (over \$5,525)
- **New accounts** (first 30 days)
- **Redeposited checks**
- **Reasonable doubt** about collectibility

4.3 🏧 Withdrawal Methods

Access your funds through various channels:

Method	Daily Limit	Processing Time	Fees
ATM Withdrawal	\$1,000	Immediate	Free at TUB ATMs
Debit Card Purchase	\$5,000	Immediate	No fee
Online Transfer	\$50,000	Immediate/Next day	Free

Method	Daily Limit	Processing Time	Fees
Wire Transfer	No limit	Same day	\$25 domestic, \$45 international
Check Writing	Account balance	Varies by recipient	Free

5. ONLINE AND MOBILE BANKING SERVICES

5.1 🌐 24/7 Digital Banking

Our comprehensive digital banking platform provides round-the-clock access to your accounts.

System Availability

- **Uptime Guarantee:** 99.5%
- **Maintenance Windows:** Sundays 2:00-6:00 AM EST
- **Mobile App:** iOS and Android supported
- **Web Browser:** All major browsers supported

5.2 🛡️ Advanced Security Features

Security Layer	Description	User Action Required
Multi-Factor Authentication	SMS, email, or app-based	Setup during enrollment
Biometric Login	Fingerprint/Face ID	Enable in mobile app
Device Registration	Trusted device management	Automatic recognition
Session Timeout	Automatic logout after inactivity	None - automatic
Transaction Alerts	Real-time notifications	Configure preferences

5.3 ⚡ Digital Banking Features

Account Management

- Real-time balance and transaction history
- Account statements (up to 7 years)
- Transaction search and categorization
- Account nicknames and customization

Transfer Services

- Between your Fastpay accounts
- To external bank accounts
- Person-to-Person payments (P2P)
- International wire transfers

Bill Payment

- Schedule one-time or recurring payments
- Payee management
- Payment history and tracking
- eBills from participating companies

Mobile-Specific Features

- **Mobile Check Deposit:** Deposit checks by photo
- **ATM Locator:** Find nearby ATMs and branches
- **Card Controls:** Lock/unlock debit cards instantly
- **Quick Balance:** Check balance without logging in

5.4 Your Digital Banking Responsibilities

Security Best Practices:

- Create strong, unique passwords
- Enable all available security features
- Use secure internet connections only
- Never share login credentials
- Log out completely when finished
- Keep contact information current
- Report suspicious activity immediately

Important Reminders:

- ⚠️ Never access your account on public computers
- 🔒 Always verify the URL before entering credentials
- 📱 Keep your mobile app updated
- 🚨 Report lost or stolen devices immediately

6. FEES AND CHARGES

6.1 💰 Comprehensive Fee Schedule

Our transparent fee structure helps you understand all costs associated with your accounts.

Monthly Account Fees

Account Type	Monthly Fee	Fee Waiver Requirements
Basic Checking	\$8.95	\$500 minimum daily balance OR \$1,000 monthly direct deposit
Premium Checking	\$15.95	\$2,500 minimum daily balance OR \$5,000 monthly direct deposit
Student Checking	FREE	Valid student ID (ages 16-24)

Account Type	Monthly Fee	Fee Waiver Requirements
Regular Savings	\$3.00	\$300 minimum daily balance
High-Yield Savings	\$5.00	\$1,000 minimum daily balance
Money Market	\$10.00	\$2,500 minimum daily balance

Transaction Fees

Service	Fee	Notes
Overdraft Fee	\$35.00	Per occurrence, max 4/day
NSF Fee	\$35.00	Per returned item
Stop Payment	\$25.00	Per request
Wire Transfer (Domestic)	\$25.00	Outgoing
Wire Transfer (International)	\$45.00	Outgoing
ATM Fee (Out-of-Network)	\$3.50	Per transaction
Paper Statement	\$2.00	Per statement
Check Orders	Varies	Starting at \$15.00
Account Research	\$25.00	Per hour
Account Closure	\$25.00	If closed within 180 days

Special Services

Service	Fee	Processing Time
Cashier's Check	\$8.00	Same day
Money Order	\$3.00	Same day
Account Verification Letter	\$15.00	2-3 business days
Tax Document Copy	\$5.00	5-7 business days
Rush Debit Card	\$25.00	Next business day

6.2 Fee Change Policy

Notice Requirements:

- **30 days advance notice** for most fee changes
- **21 days advance notice** for overdraft fee changes
- **Immediate notice** for fee reductions or eliminations

Notification Methods:

- Account statement message
- Email notification (if enrolled)
- Posted notice in branches
- Website announcement

6.3 Fee Authorization

By maintaining your account, you authorize us to deduct applicable fees from any of your accounts with us. If insufficient funds are available, fees may create an overdraft condition subject to additional fees.

7. INTEREST RATES AND COMPOUNDING

7.1 Interest-Bearing Account Details

Interest rates on savings accounts, money market accounts, and certificates of deposit are variable and may change at any time without prior notice, except for CDs which have fixed rates for their terms.

Current Interest Rate Information

- **Available:** On our website, mobile app, and upon request
- **Updated:** Daily
- **Effective Date:** Rates shown reflect current offerings

7.2 Interest Calculation Method

Daily Balance Method:

- Interest calculated on the actual daily balance
- Compounded monthly
- Posted to account on the last business day of each month

Example Calculation:

Daily Balance \times (Annual Percentage Yield \div 365) = Daily Interest
Monthly Interest = Sum of all daily interest for the month

7.3 Interest Payment Terms

Account Type	Interest Payment	Minimum Balance for Interest
Regular Savings	Monthly	\$50
High-Yield Savings	Monthly	\$1,000
Money Market	Monthly	\$2,500

Account Type	Interest Payment	Minimum Balance for Interest
Certificates of Deposit	Monthly or at maturity	No minimum

Important Notes:

- Accounts closed before month-end forfeit interest for that period
- Interest payments may be subject to backup withholding
- 1099-INT forms issued for interest over \$10 annually

8. ACCOUNT STATEMENTS AND NOTIFICATIONS

8.1 Statement Delivery Options

Electronic Statements (Recommended)

- **Delivery:** Secure message center and email notification
- **Availability:** 24/7 online access
- **History:** 7 years available online
- **Cost:** FREE
- **Environmental Benefit:** Paperless option

Paper Statements

- **Delivery:** US Mail to address on file
- **Cost:** \$2.00 per statement
- **Processing:** 3-5 business days after cycle close

8.2 Statement Frequency

Account Type	Statement Frequency	Special Conditions
Checking Accounts	Monthly	Always
Savings Accounts	Quarterly	Monthly if activity occurs
Money Market	Monthly	Always
Certificates of Deposit	Quarterly	At maturity

8.3 Statement Review Requirements

Your Responsibilities:

- Review statements promptly upon receipt
- Report discrepancies within **60 days** of statement date
- Verify all transactions and balances
- Report unauthorized transactions immediately

Failure to Report:

- After 60 days, Bank assumes statement accuracy
- Customer liability may increase for delayed reporting
- Fraud claims may be denied for untimely reporting

8.4 Account Alert Services

Stay informed with customizable account alerts:

Available Alert Types

Alert Category	Options	Delivery Methods
Balance Alerts	Low balance, high balance, daily balance	Email, SMS, Push
Transaction Alerts	Large transactions, ATM withdrawals, deposits	Email, SMS, Push
Security Alerts	Login attempts, profile changes, failed logins	Email, SMS
Payment Alerts	Bill payment confirmations, due date reminders	Email, SMS
Account Alerts	Statement ready, fee assessed, rate changes	Email, Push

Alert Setup

- Configure through online banking or mobile app
- Multiple alerts can be active simultaneously
- Update preferences anytime
- Standard messaging rates may apply for SMS

9. SECURITY AND FRAUD PROTECTION

9.1 Advanced Fraud Monitoring

Our comprehensive security system works 24/7 to protect your accounts:

Real-Time Monitoring

- **AI-Powered Detection:** Machine learning algorithms identify suspicious patterns
- **Transaction Analysis:** Every transaction screened for fraud indicators
- **Behavioral Monitoring:** Unusual account activity triggers alerts
- **Geographic Tracking:** Location-based transaction verification

Fraud Prevention Measures

Security Feature	Description	Customer Action
Card Controls	Instantly lock/unlock debit cards	Available in mobile app
Transaction Limits	Customizable spending limits	Set through online banking

Security Feature	Description	Customer Action
Merchant Blocking	Block specific merchant categories	Configure in card controls
Travel Notifications	Prevent travel-related declines	Submit through app/website

9.2 Zero Liability Protection

Debit Card Protection:

- \$0 liability for unauthorized transactions when reported promptly
- 24/7 fraud reporting hotline: **888.999.9170**
- Provisional credit while we investigate
- Final resolution within 10 business days

Reporting Timeline:

- **Within 2 days:** \$50 maximum liability
- **Within 60 days:** \$500 maximum liability
- **After 60 days:** Unlimited liability possible

9.3 Data Security Infrastructure

Encryption Standards:

- **256-bit SSL encryption** for all online communications
- **End-to-end encryption** for mobile app data
- **Advanced encryption** for stored customer data
- **PCI DSS compliance** for payment card data

Physical Security:

- Secure data centers with biometric access
- Redundant backup systems
- Disaster recovery procedures
- Regular security audits and testing

9.4 Immediate Reporting Requirements

Report immediately if you experience:

- Lost or stolen debit cards
- Compromised online banking credentials
- Unauthorized account transactions
- Suspicious account activity
- Identity theft concerns

24/7 Fraud Hotline: 888.999.9170

Online Reporting: Secure message center in online banking

10. PRIVACY AND DATA PROTECTION

10.1 Comprehensive Privacy Policy

Our commitment to protecting your personal information is fundamental to our relationship. Our detailed Privacy Policy, available at ``${settings.site.url}/privacy``, outlines our practices regarding:

- Information collection and use
- Data sharing policies
- Customer choice and control
- Security measures and safeguards
- Legal compliance requirements

10.2 Information We Collect

Personal Information Categories

Information Type	Examples	Collection Method
Identity Information	Name, SSN, date of birth	Application, verification
Contact Information	Address, phone, email	Application, updates
Financial Information	Income, assets, credit history	Application, credit reports
Transaction Data	Account activity, payments	Automatic system recording
Online Behavior	Website usage, preferences	Cookies, analytics

10.3 Information Sharing Practices

We DO NOT sell your personal information to third parties.

Permitted Sharing Scenarios

- **Service Providers:** Companies that help us serve you better
- **Legal Requirements:** Court orders, regulatory requests
- **Fraud Prevention:** Reporting suspicious activities
- **Joint Marketing:** Only with your explicit consent

Your Privacy Rights

- **Opt-out rights** for marketing communications
- **Access requests** to review your information
- **Correction requests** for inaccurate data
- **Account closure** removes you from marketing lists

10.4 Data Protection Measures

Technical Safeguards:

- Advanced firewalls and intrusion detection
- Regular security system updates
- Encrypted data transmission and storage
- Secure backup and recovery systems

Administrative Safeguards:

- Employee background checks and training
- Need-to-know access controls
- Regular privacy and security audits
- Incident response procedures

Physical Safeguards:

- Restricted access to data centers
- Secure document storage and disposal
- Environmental controls and monitoring
- Visitor access controls and logging

11. ACCOUNT CLOSURE AND TERMINATION

11.1 🖐️ Voluntary Account Closure

Customer-Initiated Closure:

- Submit written closure request (online, mail, or in-person)
- Withdraw all remaining funds
- Return unused checks and debit cards
- Cancel any automatic transactions

Closure Requirements

Step	Action Required	Timeline
1	Submit closure request	Any time
2	Clear all pending transactions	5-7 business days
3	Cancel automatic payments/deposits	30 days recommended
4	Withdraw remaining balance	Within 30 days
5	Return bank materials	Immediately

Early Closure Fee: \$25 if account closed within 180 days of opening

11.2 ❌ Involuntary Account Closure

We may close your account for various reasons, including but not limited to:

Closure Reasons

Category	Specific Reasons	Notice Period
Policy Violations	Agreement breach, misrepresentation	30 days
Risk Management	Excessive overdrafts, fraudulent activity	Immediate
Regulatory Compliance	Suspicious activity, legal requirements	Varies
Operational Reasons	Inactive accounts, unprofitable relationships	30 days

Account Closure Process

1. **Written Notice:** Mailed to your last known address
2. **Grace Period:** Time to resolve issues (when applicable)
3. **Fund Disbursement:** Check mailed for remaining balance
4. **Record Retention:** Account records maintained per legal requirements

11.3 Post-Closure Procedures

Final Statement:

- Mailed within 30 days of closure
- Shows all final transactions and fees
- Available online for 90 days after closure

Outstanding Obligations:

- Customer remains liable for any negative balances
- Returned checks and fees still applicable
- Collection activities may commence if necessary

Document Return:

- Unused checks should be destroyed
- Debit cards will be deactivated
- Online banking access will be terminated

12. DISPUTE RESOLUTION

12.1 Customer Service Resolution

First Step - Contact Us:

We encourage resolving disputes through our customer service team:

- **Phone:** 1-888-999-9170 (24/7)
- **Email:** fastpayler@gmail.com
- **Secure Message:** Through online banking
- **Mail:** Customer Service, Fastpay Bank

Resolution Process:

1. **Initial Contact:** Explain your concern clearly
2. **Investigation:** We review your account and circumstances
3. **Resolution:** Most issues resolved within 5 business days
4. **Follow-up:** Confirmation of resolution provided

12.2 Formal Dispute Procedures

If customer service cannot resolve your dispute:

Internal Escalation

- **Supervisor Review:** Escalate to management level
- **Written Complaint:** Submit detailed dispute information
- **Investigation Period:** Up to 30 days for complex issues
- **Written Response:** Formal resolution letter provided

External Options

- **Regulatory Complaints:** Contact banking regulators
- **Consumer Protection:** State and federal agencies
- **Better Business Bureau:** Independent mediation
- **Legal Counsel:** Consult with attorneys if needed

12.3 Binding Arbitration Provision

Agreement to Arbitrate:

You and the Bank agree that disputes may be resolved through binding arbitration rather than court proceedings.

Arbitration Details

Aspect	Terms
Governing Rules	American Arbitration Association Commercial Rules
Arbitrator Selection	Mutual agreement or AAA appointment
Location	Your state of residence
Costs	Bank pays arbitration fees for claims under \$75,000
Discovery	Limited discovery as determined by arbitrator
Appeal Rights	Limited grounds for appeal under applicable law

Exceptions to Arbitration

- Small claims court matters (under jurisdictional limits)
- Individual actions in any court of competent jurisdiction

- Disputes involving real property
- Intellectual property disputes

12.4 Class Action Waiver

Individual Dispute Resolution:

You agree to resolve disputes on an individual basis and waive the right to participate in class action lawsuits, collective actions, or representative proceedings against the Bank.

Scope of Waiver:

- Class action lawsuits
- Mass arbitration proceedings
- Collective action settlements
- Representative capacity claims

13. REGULATORY COMPLIANCE

13.1 FDIC Insurance Protection

Your Deposit Insurance:

Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum amount allowed by law.

Current FDIC Coverage

Account Ownership	Coverage Limit	Scope
Single Accounts	\$250,000 per depositor	All accounts in depositor's name alone
Joint Accounts	\$250,000 per co-owner	Each owner's share insured separately
Retirement Accounts	\$250,000 per depositor	IRAs, 401(k) rollovers, other qualified plans
Trust Accounts	\$250,000 per beneficiary	Revocable trust accounts
Business Accounts	\$250,000 per entity	Sole proprietorships, corporations, partnerships

Important Notes:

- Insurance coverage is automatic
- No need to apply for FDIC insurance
- Coverage includes principal and accrued interest
- For current coverage rules, visit **www.fdic.gov**

13.2 Regulatory Reporting

We comply with all applicable reporting requirements:

Required Reports

Regulation	Reporting Requirement	Customer Impact
Bank Secrecy Act	Large currency transactions (\$10,000+)	Automatic reporting
Suspicious Activity	Potential fraud or illegal activity	Confidential reporting
Foreign Accounts	FATCA compliance	Additional documentation may be required
Interest Payments	IRS Form 1099-INT	Annual tax reporting

13.3 Key Banking Regulations

Our operations comply with comprehensive federal and state banking laws:

Major Regulatory Framework

Law/Regulation	Purpose	Customer Protection
Bank Secrecy Act	Anti-money laundering	Prevents financial crimes
USA PATRIOT Act	Counter-terrorism finance	Enhanced customer identification
Truth in Savings Act	Interest rate disclosure	Clear, accurate rate information
Electronic Fund Transfer Act	Electronic transaction rights	Error resolution procedures
Fair Credit Reporting Act	Credit information accuracy	Dispute resolution rights
Equal Credit Opportunity Act	Anti-discrimination	Fair lending practices
Community Reinvestment Act	Community lending	Local investment commitments

Compliance Monitoring

- Regular regulatory examinations
- Internal compliance audits
- Staff training and certification
- Policy updates for regulatory changes

13.4 Customer Identification Program (CIP)

USA PATRIOT Act Requirements:

We are required to verify the identity of all customers who open accounts.

Verification Process

Document Type	Acceptable Forms
Photo ID	Driver's license, state ID, passport, military ID
Address Verification	Utility bill, lease agreement, mortgage statement
Tax ID	Social Security card, ITIN documentation
Additional Documents	As required for specific situations

Documentation Requirements:

- Original or certified copies required
- Documents must be current and unexpired
- Additional verification may be required
- Information may be verified through third-party services

14. TERMS AND CONDITIONS

14.1 Agreement Modifications

Our Right to Modify:

We reserve the right to modify this Agreement at any time with appropriate notice as required by applicable law.

Modification Notice Requirements

Change Type	Notice Period	Notification Method
Fee Increases	30 days	Statement, email, or mail
Interest Rate Changes	No advance notice required	Website, statement
Terms and Conditions	30 days	Statement, email, or mail
Beneficial Changes	No advance notice required	Various methods

Your Options:

- Continue using your account (acceptance of changes)
- Close your account before effective date
- Contact us to discuss concerns

14.2 Governing Law

Legal Framework:

This Agreement is governed by and construed in accordance with:

- Federal banking laws and regulations

- State laws of [STATE] where your account is maintained
- Local regulations where applicable

Jurisdiction:

Any legal proceedings will be conducted in the appropriate federal or state courts located in [STATE].

14.3 Severability Clause

Invalid Provisions:

If any provision of this Agreement is deemed invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions shall remain in full force and effect.

Modification of Invalid Provisions:

Invalid provisions will be modified to the minimum extent necessary to make them valid and enforceable while preserving the original intent.

14.4 Assignment Rights

Bank's Assignment Rights:

We may assign this Agreement and your account to another financial institution without your consent as part of:

- Merger or acquisition transactions
- Asset sales or transfers
- Corporate reorganization
- Regulatory requirements

Customer Assignment:

You may not assign your rights or obligations under this Agreement without our prior written consent.

14.5 Entire Agreement

Complete Understanding:

This Agreement, together with your account application, signature cards, fee schedules, and any amendments, constitutes the entire agreement between you and the Bank regarding your deposit accounts.

Supersedes Previous Agreements:

This Agreement supersedes all previous oral or written communications, representations, or agreements related to your deposit accounts.
