



## ACCOUNT-SPECIFIC DISCLOSURES

*The following additional disclosures apply to the Volt accounts:*

### **VOLT SAVINGS**

**Other Requirements** – The Volt Savings Account is designated for members ages 13 – 24. The account is joint with a parent or legal guardian until age 18. Once the member reaches the age of 25, the account may convert to a Primary Savings Account and the minimum daily balance requirement to obtain the annual percentage yield will apply.

### **VOLT CHECKING**

**Other Requirements** – The Volt Checking Account is designated for members ages 13 – 24. Account is joint with a parent or legal guardian until age 18. Once the member reaches the age of 25, the account may convert to a Free Checking Account.

**Minimum Balance Requirements** – There is no minimum opening deposit required.

### **Volt Account Fees**

	<b>Age 13-18</b>	<b>Age 19-24</b>
NSF Check, ACH Item, or Debit Card Transaction	FREE	\$15
Overdraft transfer (from Primary Share Account	FREE	\$2
ATM Transactions Out of Network: Transfers, withdrawals, balance inquiries (Non-Arbor Financial, Non Co-Op or Fifth Third Jeanie)	FREE	\$1
NSF ATM Withdrawal	FREE	\$15

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