

## Student Checking Account

- Minimum deposit to open this account is \$25.00.
- Minimum age requirement for this account is 16 years. Students under 18 require a parent or legal guardian as a co-signer.
- No Minimum balance requirements.
- No monthly maintenance or per check fee (Other fees may apply. Please refer to General Service Charges fee schedule).
- Three non-First State Bank ATM transactions fees waived per statement cycle valid through age 25. Other bank's fees may still apply. Applicable non-First State Bank ATM transaction fees as listed on the General Service Charges fee schedule will resume upon your statement following your 26<sup>th</sup> birthday.
- E-Statements are required, agreement below.

*This E-Statement Delivery Agreement (this "Agreement") governs your and our rights and responsibilities regarding E-Statement services at First State Bank of the Florida Keys. You must consent to the terms and conditions of this Agreement set forth below in order to receive your statements and disclosures electronically, called E-Statements, **at no cost to you**. For the purpose of this Agreement, "First State Bank", "we", "our" and "us" means "First State Bank of the Florida Keys". "You" or "your" means the customer who is accepting this Agreement.*

*You may only receive your First State Bank statements electronically as an E-Statement via Online Banking. You acknowledge and agree that you want us to deliver your First State Bank statements to you electronically instead of in paper form via U.S. mail and that you have read and agree to the terms and conditions set forth below. You agree as follows:*

- 1. You hereby authorize us to deliver your First State Bank statements and disclosures electronically as an E-Statement via Online Banking subject to the terms and conditions set forth herein.*
- 2. You will be able to view your E-Statement through First State Bank's Online Banking system. In order to view your E-Statement, your device must meet the requirements outlined on our website, [www.KeysBank.com](http://www.KeysBank.com). First State Bank is not responsible if your device cannot meet these requirements or if you are unable to print your E-Statement.*
- 3. We will send you a test email notification to the email address you have provided to us once your E-Statement enrollment is processed. We will also send you an email notification notifying you when your E-Statement is available for viewing. We will only send one email notification per E-Statement.*
- 4. We will only make available one E-Statement per account.*
- 5. You agree to review all statement inserts, which may contain important notices and disclosure information, and information on new products and services. First State Bank reserves the right to continue to send you special mailings and/or notices via U.S. mail.*
- 6. You are responsible for notifying First State Bank if your email address changes. Customers can change their email address through the Address Change area within Online Banking, or by contacting us at any one of our branches, or by calling or writing to us.*
- 7. You must have Adobe Acrobat Reader installed on your device to view and print your E-Statement. If you do not have Adobe Acrobat Reader installed on your device, you can download a free copy.*
- 8. You can save your statement in PDF format to your device or print a copy for your records. For paper copies of these or other statements, you must contact us. If you request a paper copy of your statement at one of our branches, or by calling, writing or emailing us, you will be charged the then prevailing rate for such copies, which is subject to change from time to time.*
- 9. Except as prohibited by applicable law, First State Bank may change the terms of this Agreement at any time.*