

The Right Direction Checking

Financial Benefits

◀▶ No Minimum Balance Required

Regardless of your balance, your Right Direction account will not receive any additional monthly service charge. You pay the same amount every month.

◀▶ Personalized Checks

Standard basic checks will be provided at no additional charge as a Right Direction member. (Limit 1 box per order)

◀▶ Safe Deposit Box Discount

Members may receive a 3x5 safe deposit box at no additional charge or a 50% discount on a larger size, depending upon availability.

Interest Benefits

As a Right Direction account member, you will receive a Certificate of Deposit (CD) rate of 0.10% higher than the stated rate. Some restrictions may apply. Ask for details.

Lending and Overdraft Privileges

◀▶ Reduced rate on installment loans

When payments are automatically deducted from your Right Direction account.

◀▶ Extend a Loan Privilege

During any twelve month period, you may skip a loan payment by merely paying the accrued interest on the loan. Some restrictions apply.

◀▶ Discount on new mortgage closing costs

\$50 discount on closing when you finance a home with us. Requires auto transfer of payment from deposit account.

◀▶ \$800 Overdraft Protection

With this discretionary service, we will consider, without obligation on our part, payment of your reasonable overdrafts up to an \$800 limit. Normal charges apply. Ask for details.

Service Fee Discounts

- Free telephone transfers
- Free notary service
- Up to 6 money orders or cashier's checks per month at no charge
- Free photocopying and faxing
- \$5 discount on stop payment order
- \$1 discount on Visa Gift Card fee
- Free savings account for one year

Convenience Benefits

- Free Online banking
- Free BillPay Services
- Free Mobile Banking
- Free telebanking from our PAL line
- Free Visa Debit Card with unlimited transactions

Customer Agreement

Upon approval by Ossian State Bank (the "Bank") of your application, you shall be entitled to the services of the account.

Upon signing the application for membership in the account, you do hereby agree to accept the following terms and conditions:

1. You shall maintain a personal (not business) checking account with the Bank until such time as this agreement is terminated as herein provided.
2. You will pay and do hereby authorize the Bank to deduct from your personal checking account **the monthly stated service fee of \$4.99.**
3. You may cancel this agreement at any time upon seven days written notice to the Bank and payment of all obligations hereunder to the Bank. The Bank may cancel this agreement at any time, without notice, if you fail to abide by the provisions and terms herein set forth, or if your personal checking account is garnished by legal process.
4. This agreement shall be subject to all applicable federal and state banking laws and regulations, the by-laws of the Bank, to all present and future amendments thereto, and all regulations, rules and practices theretofore or hereafter adopted by the Bank. This agreement may be amended from time to time by the Bank, but no such amendment shall be effective until 30 days after written notice to you. All notices, statements of account, demands and other communications by the Bank shall be mailed to you at your address set forth in your application, or such address as you may have notified the Bank in writing hereafter. If the application is signed by one or more persons who have a joint personal checking account, each shall be jointly and severally liable for all sums payable hereunder.

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Member FDIC

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