



Addendum to the Disclosure of e.Products and Fees

This disclosure presents information for the First Citizens Bank Liberty Classic checking account. For details concerning the rules and regulations governing your account, please refer to the Deposit Account Agreement. For Miscellaneous Fees and other fees associated with your account, please refer to the Disclosure of e.Products and Fees. Liberty Classic checking is a non- interest bearing checking account. To be eligible for this account, you must be serving on active duty within the armed forces or be a full-time reservist.

Liberty Classic Checking

Direct Deposit of Payroll required to open account.

Minimum deposit required to open account..... None

Minimum balance required None

You can avoid monthly service charges on this account by:

- Maintaining Direct Deposit
- Non-FCB ATM debits or transfers initiated at ATMs located in the U.S. per statement period:
 - First 2 No Charge
 - Each additional transaction..... Standard Fees Apply

Monthly service charges – without Direct Deposit:

- Monthly maintenance fee \$15.00
- FCB ATM debits or transfers per statement period.....\$0.30 each
- Non-FCB ATM debits or transfers initiated at ATMs located in the U.S. per statement period:
 - First 2 No Charge
 - Each additional transaction..... Standard Fees Apply
- ACH debits or transfers per statement period.....\$0.30 each
- Check, paper draft, or other debit per statement period\$0.40 each

Overdraft protection is available with this account.

Check Return is not available as a check handling option with this account.