



Addendum to the Disclosure of eProducts and Fees

This disclosure presents information for the First Citizens Bank Liberty Advantage 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 eProducts and Fees. Liberty Advantage 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 Advantage Checking

Direct Deposit of Payroll required to open account.

Minimum deposit required to open accountNone

Minimum balance requiredNone

You can avoid monthly service charges on this account by maintaining Direct Deposit.

Monthly service charges – without Direct Deposit:

- Monthly maintenance fee \$ 20.00
- 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 5\$0.30 each
 - 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.