

STUDENT CHECKING DISCLOSURES**Feature: Account Conversion****Products:** Varies, see details below.

- **College Checking** - When the student turns 25 years of age, the bank will convert the account to Choice Checking or other appropriate product offering. See current Choice Checking account details found within Personal Checking brochure.
- **High School Checking** - When the student turns 20 years of age, the bank will convert the account to College Checking or other appropriate product offering.

Feature: Monthly Statement**Products:** High School Checking and College Checking

If you chose to receive a monthly statement via postal mail, a statement fee of \$1.50 will be assessed each month. You can turn off paper statements by logging in to Online or Mobile Banking, selecting "Online Only", and accepting the Online Statements Terms and Conditions. Opting out of paper statements will terminate the mailing of your monthly statement.

Feature: Requirements to Waive Monthly Service Fee**Products:** Varies, see details below.

- **College Checking:**
 1. Make a qualifying Direct Deposit of at least \$100 per statement cycle, deposited electronically to your account through the automated clearinghouse (ACH). Examples would be your salary, pension, government benefit payment, such as Social Security, or regular monthly income from an employer or third party. Other types of transfers and deposits do not qualify. Examples of non-qualifying transfers and deposits include: deposits made at a banking location or ATM, wire transfers, Online Banking transfers, non-periodic direct deposits (such as tax refunds or payments) or transfers from one account to another.
 2. Use your Debit Card at least 12 times per statement cycle to avoid a monthly maintenance fee. ATM transactions, such as withdrawals, deposits or transfers are not eligible.
- **High School Checking** - To avoid the monthly service fee, the high school checking account must be co-owned by, and linked to a parent's or guardian's Mobank personal checking account in good standing. Primary owner must be 15-19 years of age.

Feature: Non-Mobank ATMs**Products:** High School Checking and College Checking

Although we will not charge you a fee for using a non-Mobank ATM, some banks will charge fees when using their ATMs for withdrawal, transfer, and balance inquiries. A fee can be avoided by using one of more than 24,000 free MoneyPass ATMs nationwide. In addition, if you own a High School Checking or College Checking account and are charged an ATM fee, you will be issued two (2) automatic rebates per statement cycle.



Schedule an appointment
from our mobile app, or at:
www.mobank.com/appointments



Visit us online at:
www.mobank.com



Stop by one of our convenient
banking locations.



Call our ExpressBank at:

Kansas	(913) 234-6600
Missouri	(816) 932-7300
Outside These Areas	(866) 836-0846

easier than algebra



mobank

HIGH SCHOOL CHECKING

A great starter account for students 15-19 years of age when linked to a parent or guardian's personal checking account.

Free Online and Mobile Banking

✓

Free Online and Mobile Bill Pay

–

Free Visa® Debit Card

✓

Unlimited Check Writing

✓

Monthly Statement

Turn off paper statements to waive \$1.50 fee

Deposit Friendly ATM Network

FREE access to more than 24,000 MoneyPass ATMs nationwide, including more than 200 in the Kansas City area

ATM Rebates

2 automatic rebates per statement cycle

Overdraft Fee Refund

1 per year, upon request

Minimum Opening Deposit

\$50

Monthly Service Fee

\$4.95

HOW TO AVOID MONTHLY FEE

Primary owner must be 15-19 years of age
AND
Account must be co-owned by,
and linked to a parent or guardian's Mobank
personal checking account in good standing.

COLLEGE CHECKING

A great tool for developing sound money management skills, available to students 18 to 24 years of age, enrolled in a secondary school.

✓

✓

✓

✓

Turn off paper statements to waive \$1.50 fee

2 automatic rebates per statement cycle

1 per year, upon request

\$50

\$4.95

There must be \$100 in qualifying monthly direct deposits
OR
Minimum of 12 debit card transactions during statement cycle,
AND
Proof of enrollment in a secondary school.