



Mars Bank

P.O. Box 927 | Mars, PA 16046 | 724-625-1555 | www.MarsBank.com

Member FDIC

CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

PERFECT FIT DEPOSIT ACCOUNT

Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to avoid imposition of fees:	No minimum balance required.
Account/Transaction limitations:	<u>No checks</u> are offered with this account.
Debit/ATM Card:	Yes
Monthly Maintenance Fee:	\$0
Overdraft/NSF:	\$0; account not permitted to overdraft. Overdraft protection is not available.
Bill Payment:	Free
Zelle:	Free. Person-to-Person Payments can be sent with Zelle.
External Transfers into Account:	Free
Telephone Banking:	Free
Monthly Statements: Electronic or Paper:	Free
Fees:	Additional fees may apply if other services are utilized. You should review the SCHEDULE OF FEES that is part of this disclosure.

PERSONAL BASIC ACCOUNT

Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to avoid imposition of fees:	A service charge fee of \$2 will be imposed every statement cycle if the balance in the account falls below \$100 any day of the cycle.
Transaction limitations:	No more than eight checks per monthly statement cycle allowed.
Per check fee:	A per check fee of \$1 will be charged for each check that clears the account in excess of eight during a statement cycle.
Fees:	Additional fees may apply. You should review the SCHEDULE OF FEES that is part of this disclosure.

PERSONAL REGULAR CHECKING ACCOUNT

Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to avoid imposition of fees:	A service charge fee of \$4 will be imposed every statement cycle if the balance in the account falls below \$400 any day of the cycle. As a courtesy, Mars Bank waives monthly service charges associated with a Regular Checking Account for the disabled, individuals age 23 and under and individuals 62 and over.
Fees:	Additional fees may apply. You should review the SCHEDULE OF FEES that is part of this disclosure.

PERSONAL NOW ACCOUNT

Rate Information:	Your interest rate and annual percentage yield may change.
Frequency of rate changes:	We may change the interest rate on your account every day.
Determination of rate:	At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency:	Interest will be compounded every day. Interest will be credited to your account every month.
Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to avoid imposition of fees:	A service charge fee of \$6 will be imposed every statement cycle if the balance in the account falls below \$1,000 any day of the cycle.
Minimum balance to obtain the annual percentage yield disclosed:	You must maintain a minimum balance of \$1 in the account each day to obtain the disclosed annual percentage yield.
Daily balance computation method:	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on noncash deposits:	Interest begins to accrue on the business day after you deposit noncash items (for example, checks).
Fees:	Additional fees may apply. You should review the SCHEDULE OF FEES that is part of this disclosure.

PERSONAL MONEY MARKET ACCOUNT

Rate Information:	Your interest rate and annual percentage yield may change.
Frequency of rate changes:	We may change the interest rate on your account every day.
Determination of rate:	At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency:	Interest will be compounded every month. Interest will be credited to your account every month.
Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to avoid imposition of fees	A service charge fee of \$10 will be imposed every statement cycle if the balance in the account falls below \$1,000 any day of the cycle.
Minimum balance to obtain the annual percentage yield disclosed:	You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield.
Daily balance computation method:	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on noncash deposits	Interest begins to accrue on the business day after you deposit noncash items (for example, checks).
Transaction limitations:	Transfers from a Money Market Account to another account or to a third party are limited to six per calendar month. Transfers include: preauthorized, automatic, telephone or computer transfers and checks. Transfers and withdrawals made in person, by messenger, by mail or at an ATM remain unlimited. We reserve the right to require at least seven days' written notice prior to withdrawal or transfer of any funds from this account.
Fees:	Additional fees may apply. You should review the SCHEDULE OF FEES that is part of this disclosure.



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STATEMENT SAVINGS ACCOUNT

Rate Information:	Your interest rate and annual percentage yield may change.
Frequency of rate changes:	We may change the interest rate on your account at any time.
Determination of rate:	At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency:	Interest will be compounded every day. Interest will be credited to your account every month.
Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to avoid imposition of fees:	A service charge fee of \$3 will be imposed every month if the balance in the account falls below \$25 any day of the cycle. All minimum balance requirements and fees will be waived for any customer age 19 or under.
Minimum balance to obtain the annual percentage yield disclosed:	You must maintain a minimum balance of \$25 in the account each day to obtain the disclosed annual percentage yield.
Daily balance computation method:	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on noncash deposits:	Interest begins to accrue on the business day after you deposit noncash items (for example, checks).
Transaction limitations:	Transfers from a Statement Savings Account to another account or to a third party are limited to six per calendar month. Transfers include: preauthorized, automatic, telephone or computer transfers. Transfers and withdrawals made in person, by messenger, by mail or at an ATM remain unlimited. We reserve the right to require at least seven days' written notice prior to withdrawal or transfer of any funds from this account.
Fees:	Additional fees may apply. You should review the SCHEDULE OF FEES that is part of this disclosure.

IRA STATEMENT SAVINGS ACCOUNT

Rate Information:	Your interest rate and annual percentage yield may change.
Frequency of rate changes:	We may change the interest rate on your account at any time.
Determination of rate:	At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency:	Interest will be compounded every day. Interest will be credited to your account every quarter.
Minimum balance to open the account:	You must deposit \$25 to open this account.
Minimum balance to obtain the annual percentage yield disclosed:	You must maintain a minimum balance of \$25 in the account each day to obtain the disclosed annual percentage yield.
Daily balance computation method:	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on noncash deposits:	Interest begins to accrue on the business day after you deposit noncash items (for example, checks).
Transaction limitations:	Electronic withdrawals are not permitted. Withdrawals prior to the age of 59 ½ may be subject to IRS penalty.
Fees:	Fees may apply to this account. You should review the SCHEDULE OF FEES that is part of this disclosure.

HOLIDAY CLUB ACCOUNT

Rate Information:	Your interest rate and annual percentage yield may change.
Frequency of rate changes:	We may change the interest rate on your account every year.
Determination of rate:	At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency:	Interest will be compounded every day. Interest will be credited to your account at maturity.
Effect of closing an account:	If you close your account before interest is credited, you will not receive the accrued interest.
Minimum balance to open the account:	You must deposit \$5 to open this account.
Minimum balance to obtain the annual percentage yield disclosed:	You must maintain a minimum balance of \$2 in the account each day to obtain the disclosed annual percentage yield.
Daily balance computation method:	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on noncash deposits:	Interest begins to accrue on the business day after you deposit noncash items (for example, checks).
Transaction limitations:	If any withdrawal is made from this account before maturity, then this account may be closed.
Fees:	Fees may apply to this account. You should review the SCHEDULE OF FEES that is part of this disclosure.