DEVON BANK

FRESH START CHECKING DISCLOSURE

Limitations: You must deposit $25.00 to open this account. You must be enrolled in e-statements to avoid a $2.00 monthly paper statement fee. Devon Connect enrollment at the time of account opening is required. Your Devon Connect profile must remain active for e-statements to generate (Devon Connect will go inactive after six months of inactivity). Further, your Fresh Start Account may be closed if your Devon Connect is closed for inactivity. There is no check writing allowed from this account. Check writing refers to any actual paper items containing customer signature or authorization. If a check comes through for clearing and/posts, your account will be closed. No external payments are allowed for this account type. External Payments refer to any external transfer generated through Devon Connect to either your account at another financial institution or a transfer externally to another individual. All items drawn on this account will be returned in the event of insufficient funds. No Bill or Picture Pay can be initiated from this account. If overdrawn in one instance throughout the life of the account, the account may be closed. While your Fresh Start Account is open, any additional Devon Bank accounts under your ownership will be subject to the same restrictions above (no Bill Pay, Picture Pay or - External Payments).

Account Fees: This account does not have a monthly service charge. This is a non-interest-bearing checking account for customers. No minimum balance is required to maintain this account. Free ATM usage within the MoneyPass Network is available. No NSF fees will be assessed for returned/paid items. No Dormant Fees will be applied in the event of dormancy. Access to Cashier's Checks at no charge included with your Fresh Start account. Free electronic statements or a monthly paper statement fee of $2.00 will be assessed to this account. There will be no ODP (Overdraft Protection) transfer fees applied if a Savings Account is linked to this account. Free access to Devon Connect is included with this account.