



**Hancock County
Savings Bank**
Member FDIC

Truth In Savings Regulation DD Disclosure Effective 04/08/2025

In this disclosure, the words “you” and “your” mean the customer who is inquiring about or opening a consumer deposit account at this financial institution. The words “us”, “we” or “our” means the financial institution providing this disclosure.

The following information is provided to you pursuant Federal Regulation DD as a result of the Truth In Savings Act of 1991. This information will allow you to have a complete understanding of the particular consumer account you are opening or inquiring about. Please see our separate Fee Schedule referencing Additional Account Related Fees. If you have any questions, please take the time to ask any of our tellers or customer service representatives. They will be happy to assist you.

Student Flex Checking (Non-Interest-Debit Card Only)

Eligibility: Must be at least 11-15 years old. An adult co-owner is required.

Minimum Balance Requirements:

- **To Open the Account:** You must deposit \$10.00 to open the account.
- **To Avoid the Imposition of the Monthly Service Fee:** No service fees will be imposed on this account.
 - There is no charge for your First Basic or Personalized Debit card at time of account opening.
 - See our separate Fee Schedule referencing additional non-account related fees.
*Overdraft/Returned Item fees may apply.

Account Conversion:

- **When Your Account Will Convert:** Your account will convert the month following your 16th birthday.
- **Conversion of Account:** Your account will automatically convert into a Keep Your Money Checking Account. At that time, you will need to refer to the Keep Your Money Truth in Savings Disclosure.

Transaction Limitations: Please refer to our Electronic Funds Transfer Disclosure for Visa Debit Card usage and transaction limitations, a copy of which has been provided to you or is available upon request.

Contact Us:

www.hcsbank.com

Hancock County Savings Bank

351 Carolina Avenue

Chester, WV 26034

800-225-1620

304-387-1620

customerservice@hcsbank.com

Branch Locations:

Weirton Branch Office

375 Three Springs Drive

Weirton, WV 26062

304-723-4140

New Cumberland Branch Office

1200 Ridge Avenue

New Cumberland, WV 26047

304-564-3368