

YOUR CHECKING ACCOUNTS

We think you're going to love your FCN Bank checking account. Your current Dearborn Savings Bank checking account will be transitioned to a similar FCN account (refer to chart on next page). If you'd like to try a new type of account, FCN offers a full line of personal checking accounts tailored to fit your specific needs. An FCN representative can help you choose the account with features that best suit your needs.*

Available Accounts

(details at fcnbank.com)

- Free Checking
- Regular Checking
- Student Checking
- Senior Citizens Checking
- NOW Account
- Privilege Account
- Money Market Account
- Platinum Money Market Account

Available Options

- Debit card
- Overdraft Protection (credit approval required)
- iTalk - 24-Hour phone access
- Mobile app access
- Mobile deposits
- Online Banking (NetTeller)
- Bill Pay
- Combined statements
- Paper statements
- eStatements

Will my checking account(s) automatically change to a FCN Bank account?

Yes. During transition weekend, your checking account will transfer to the FCN Bank checking account that most closely matches your current Dearborn Savings Bank account. Please refer to the Account Agreement and Disclosure Booklet included with this mailing for complete account disclosures, rates and fee information.

Will my direct deposit and automatic transfer services continue as before?

Yes. If you have direct deposit of Social Security, payroll or other regular deposits, your current service will continue without interruption. Automatic transfers between accounts and automatic deductions of payments will also continue, with no action needed on your part at this time.

Can I still use my current checks?

Yes. Your current Dearborn Savings Bank checks (for checking accounts) can be used after the transition. In a few weeks, you will receive in the mail your new FCN Bank checks to replace your Dearborn Savings Bank checks. We recommend you use your new FCN checks beginning Monday, May 18. You may bring old DSB checks into any FCN Branch for free shredding.

If you re-order your checks from a different vendor, please be sure to use FCN Bank's routing number - 074904640 - for all future check orders.

*Fees and conditions may apply.

CHECKING ACCOUNTS TRANSITION INFORMATION

Please refer to the Account Agreement and Disclosure Booklet included with this mailing for complete account disclosures, rates, and fee information.

If you currently have this type of Dearborn Savings Bank Account:	E-Access Checking Best Free Checking	Super NOW Checking Freedom Gold Checking	1890 Checking Rate Buster Freedom Checking	Personal Money Fund Business Money Fund
Your new FCN Bank Checking Account will be:	FREE Checking	Regular Checking	NOW Account	Money Market
Interest Paid	None	None	Variable interest rate, compound monthly	Variable interest rate, compound monthly
Check Writing	Unlimited	Unlimited	Unlimited	6 per month
Mobile Deposit¹	Yes	Yes	Yes	Yes
eStatements	Yes	Yes	Yes	Yes
Paper Statements	No	Available	Available	Available
Minimum Account Balance	No	\$300 daily	\$800 daily	\$5,000 daily
Monthly service charge if minimum balance is not met	Free	\$5.50	\$7.50	\$5.00
Minimum to Open Account	\$50	\$25	\$800	\$5,000

¹ Your use of FCN Bank Mobile Deposit is governed by the Terms and Conditions document given during enrollment. Standard data rates from your wireless provider may still apply.