

**This is important information about your account with:**

**Blue Ridge Bank NA**  
17 W Main St  
Luray, VA 22835  
(540) 743-6521

GOLDEN ADVANTAGE

## Truth-In-Savings Disclosures

---

**Minimum Balance to Open.** The minimum balance required to open this account is \$500.00.

**Minimum Balance to Avoid a Fee.** A service fee of \$12.50 will be imposed every month if the balance in the account falls below \$500.00 any day of the statement cycle period.

This fee can be avoided with a monthly direct deposit.

**Deposit(s) Limitations.** You may make an unlimited number of deposit(s) into your account.

**Additional Terms.** The following additional terms apply to this account: Must be at least 55 years of age or older to qualify for club account.

Account offers 10 free non-BRB ATM transactions per month. After the first 10 free non-BRB ATM transactions, there is a \$3.00 per transaction fee.

This account requires an e-statement; there is a fee per month of \$2.27 to receive a paper statement.

Will receive one box of BRB Club wallet or duplicate checks free of charge each 12 months. Additional check orders will be at the current price for order. Check prices vary.