

# Flex Checking Account Disclosure

Flex Checking, powered by BaZing, provides you with more than 450,000 discounts and special offers on goods and services you frequently use, where you live, work or travel. Account holders have access to BaZing Benefits via mobile app or website. This disclosure contains information about terms, fees, and interest rates for the Association's Flex Checking Account.

**Rate Information:** This account is a non-interest-bearing account.

**Limitations:** There is no minimum balance to open the account.

**Account Fees:** A monthly fee of \$7.00 applies to this account. This fee is waived if you maintain a current mortgage or home equity line of credit with Wallkill Valley Federal Savings and Loan in good standing. Additionally, there is a monthly fee of \$2.00 to receive a paper statement.