Annual Disclosure Statement

The federal Deposit Insurance Corporation requires FDIC insured State-Chartered Banks that are not members of the Federal reserve System to prepare, and make available on request, annual disclosure statements of the bank's financial condition.

For a copy of our annual Disclosure Statement, please contact:

United Roosevelt Savings Bank, 11-15 Cooke Avenue, Carteret, NJ 07008 732-541-5445

We offer BankOn Consumer Checking Accounts which meet the requirements of the NJ Consumer Checking Accounts

Features of this basic checking account are:

- Minimum of \$25.00 deposit to open account.
- Monthly service charge \$2.50
- Monthly service charge waived if the account holder(s) receive at least one (1) direct deposit into the account during the monthly statement cycle.

Important information about procedures for opening a New Account

To help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.





