



**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** \$5.00 charge per statement cycle if inactive for more than 182 calendar days.

**PROCESSING ORDER.** SNBT will first apply credits to your account. Debit items will be posted in the following order: Teller withdrawals, ATM/POS (PIN-based) transactions, debit card purchases (signature-based), automatic withdrawals (Pre-authorized/internet/phone), and checks. Checks will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFTS.**

A charge may be imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or other withdrawals by electronic means when available balance is non-sufficient to cover the item(s) presented.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**BUSINESS ACTIVITY:**

The Stephenson National Bank & Trust reserves the right to convert your personal account to a business account, with prior notice, if it appears that there is business activity. Business activity could include the following examples:

- \* Deposit items are made out in the business name
- \* Account has business name or indication of a business venture
- \* Your account has excessive transactions that would indicate it is being used for business purposes

**ACCOUNT CHARGES:**

\$10.00 charge if account is closed within three (3) months of opening date.

**PAPER STATEMENT CHARGE:**

\$3.00 charge per statement cycle for paper statements. Charge waived with eStatements.

**POD BENEFICIARY ACCOUNTS:**

A surviving beneficiary or co-owner is not required to survive the event of death of the account holder by a specific period of time.

REV. 12.1.17