



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

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.

OVERVIEW OF COMMERCIAL ACCOUNT ANALYSIS (CAA):

Commercial Account Analysis (CAA) is a program designed to recognize the value of account balances by awarding "earnings credits", which may be used to offset account charges. Monthly account charges will be deducted from any earnings credits accrued. If the business has multiple accounts, it may choose to consolidate the accounts' charges and earnings credits to potentially minimize out of pocket costs.

EARNINGS CREDIT INFORMATION:

Earnings credit rate at the banks discretion.

ACCOUNT CHARGES:

\$10.00 per statement cycle.

\$0.15 per debit/credit.

\$0.15 per ACH item.

\$0.15 per deposit item.

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

POD BENEFICIARY ACCOUNTS:

If this account is a Sole Proprietor business account and a beneficiary is named, the surviving beneficiary is not required to survive the event of death of the account holder by a specific period of time.

REV 12.1.17