

ELIGIBILITY REQUIREMENTS. Maintain a minimum account balance of \$5,000; OR
Maintain a combined monthly minimum balance in Checking, Savings, IRA, Certificates of Deposit or Loans of \$25,000 or more; OR
Maintain a managed Trust account with the Marinette Trust & Investment Services Office of The Stephenson National Bank & Trust

Note: Accounts must be titled in the same Tax Reporting Owner to qualify. Deposit accounts use the Minimum Balance month-to-date, which is the lowest balance during the current calendar month. Loan balances are based on the current balance and any available credit amount on lines of credit. Statement cycles at the end of the month. If the cycle is modified, this could result in not meeting some of the requirements.

RATE INFORMATION. Please refer to our rate sheet for the interest rate and APY on this account.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will compound monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5,000.00 to open this account.

You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield. \$20.00 charge per statement cycle will be assessed if the requirements are not met. \$10.00 charge if account closed within three (3) months of opening date.

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

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. Checks are processed in check number order.

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

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

ATM TRANSACTIONS: ATM transactions at terminals not owned by us and terminals owned by SNBT are at no charge. Owners of the ATM may impose a surcharge which is a separate charge. This is the charge that will be reimbursed when the requirements are met up to \$15.00 per statement cycle.

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

REWARDS: Reimbursement of ATM surcharges (charges incurred from using other banks' ATMs) up to \$15.00 per statement cycle if requirements are met.

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.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.