



CLASSIC CHECKING DISCLOSURE

Interest bearing account with the convenience of unlimited check writing.

Take advantage of these additional services:

- ◆ Bank Online
- ◆ Bankline
- ◆ Online Bill Pay¹
- ◆ Popmoney²
- ◆ Mobile Banking
- ◆ eAlerts
- ◆ eStatements
- ◆ Standard Visa® Debit Card
- ◆ ATM transactions at terminals owned by us

Requirements:

- ◆ Maintain a minimum account balance of \$1,000; OR
- ◆ Maintain a combined³ monthly minimum balance in Checking, Savings, IRA, Certificates of Deposit or Loans of \$10,000 or more; OR
- ◆ Maintain a managed Trust account with the Marinette Trust & Investment Services Office of The Stephenson National Bank & Trust

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change daily at our discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the accounts monthly.

Balance Information: We use the daily collected balance method to calculate the interest on the accounts. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 to obtain the disclosed annual percentage yield. If you close your account before accrued interest is credited, you will receive the amount of accrued interest due as of the closing date.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: \$10.00 per statement cycle if requirements are not met. \$5.00 fee per cycle if inactive for more than 90 days; \$10.00 fee if closed within three (3) months of opening date.

Overdrafts: A fee may be imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or other withdrawals by electronic means.

ATM Transactions: The first 4 ATM transactions per calendar month at terminals not owned by us are at no charge, \$1 each thereafter. Owners of the ATM may apply a surcharge which is a separate fee.

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

¹ Online Bill Pay is available at no monthly charge as long as at least one bill is paid during the calendar month, otherwise there is a charge of \$6.

² Popmoney: Transactions are not counted as Bill Pay transactions and are subject to a fee of \$.50 per transaction.

³ Combined balance: 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.