



## YOUR CHOICE DEBIT REWARDS CHECKING DISCLOSURE

Get rewards for using your Visa® CheckCard (debit card) for making purchases.

Take advantage of these additional services:

- ◆ Bank Online
- ◆ Bankline
- ◆ Online Bill Pay<sup>1</sup>
- ◆ Popmoney<sup>2</sup>
- ◆ Mobile Banking
- ◆ eAlerts
- ◆ eStatements
- ◆ Standard Visa® Debit Card
- ◆ ATM transactions at SNBT terminals

### Requirements:

- ◆ Maintain a combined<sup>3</sup> minimum monthly balance in Checking, Savings, IRA, Certificates of Deposit or Loans of \$5000 or more; AND
- ◆ Eight or more debit card purchases<sup>4</sup> cleared per statement cycle<sup>5</sup>; AND
- ◆ Direct deposits totaling at least \$25 per statement cycle<sup>5</sup>

**Rewards:** Receive a cash reward of \$.10 per debit purchase up to \$5.00 per statement cycle<sup>5</sup> when all the requirements are met. Rewards are credited to the account as interest and may appear on your IRS form 1099-INT.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$10.00 per statement cycle if daily combined balance is below \$5,000. \$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 SNBT 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

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<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> Debit card purchases do not include ATM withdrawals.

<sup>5</sup> Statement cycles at the end of the month. If the cycle is modified, this could result in not meeting some of the requirements.