



## YOUR CHOICE ATM REWARDS CHECKING DISCLOSURE

Use ATMs across the US and we will reimburse you for ATM surcharges incurred.

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 ATM/debit card purchases cleared per statement cycle<sup>4</sup>; AND
- ◆ Direct deposits totaling at least \$25 per statement cycle<sup>4</sup>

**Rewards:** Receive a reimbursement of your ATM surcharges up to \$15.00 per statement cycle<sup>4</sup> if all the requirements are met. (These are charges incurred for using other banks ATMs)

**Limitations:** You must deposit \$100.00 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:** ATM transactions at terminals owned by SNBT and not owned by SNBT are at no charge. Owners of the ATM may impose a surcharge which is a separate fee. This is the fee that will be reimbursed when all the requirements are met up to \$15.00 per statement cycle<sup>4</sup>.

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