BUSINESS 100 CHECKING
Financial Solutions From Advisors You Trust

THE
S **STEPHENSON**
National Bank & Trust

1820 Hall Avenue
Marinette, WI 54143
715-732-1732
www.snbt.com

ELIGIBILITY REQUIREMENTS. This account is designed for the business with low to moderate activity.

MINIMUM BALANCE REQUIREMENTS. You must deposit $250.00 to open this account. A charge for servicing the account of $10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $250.00.

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.

OVERDRATFS. 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 covers the item(s) presented.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

ACCOUNT CHARGES:
Up to 100 transaction items at no charge per statement cycle . Items in excess of 100 will be charged $0.25 per item. Transaction items include: deposits, deposited checks, checks and other debits, credits, ACH, and other automatic transactions. $10.00 charge if the account is closed within three (3) months of opening date.

PAPER STATEMENT CHARGE:
$3.00 charge per statement cycle for paper statements. Charge waived with eStatements.

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.

EST. 11.1.17