



ELIGIBILITY REQUIREMENTS.

- * Maintain a combined monthly minimum balance in Checking, Savings, IRA, Certificates of Deposit or Loans of \$1,000 or more; **AND**
- * Enroll in eStatements; **AND**
- * Four (4) Bill Pay transactions cleared per statement cycle (excludes Popmoney); **AND**
- * Eight (8) or more debit card purchases cleared per statement cycle

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. Debit card purchases do not include ATM withdrawals. Statement cycles at the end of the month. If the cycle is modified, this could result in not meeting some of the requirements.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

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

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.

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.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

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:

Receive a cash back reward of \$5.00 per statement cycle when all the requirements are met. Rewards are credited to the account as interest and may appear on your IRS form 1099-INT.

ACCOUNT CHARGES:

\$10.00 per statement cycle if requirements are not met and a loss of rewards. \$10.00 charge if closed within three (3) months of opening date.

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.

REV 11.2017