

ELIGIBILITY REQUIREMENTS.

- * Maintain a minimum account balance of \$1,000.00; **OR**
- * Maintain a managed Trust account with the Marinette Trust & Investment Services Office of The Stephenson National Bank & Trust

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.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account every day.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to your account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION.

\$5.00 charge per 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 available balance is non-sufficient to cover the item(s) presented.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

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

ACCOUNT CHARGES:

\$10.00 per statement cycle if requirements are not met. \$10.00 charge if account is 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 12.1.17