

IMPORTANT INFORMATION ABOUT YOUR NEW CHECKING ACCOUNT

EXPRESS CHECKING

(Formerly Express Checking, Basic Checking, and Free Checking)

Limitations: You must deposit \$100.00 to open this account. E-statement required.

REWARDS CHECKING

(Formerly First Rewards Checking)

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

Account Fees: A service fee of \$5.00 will be charged each month. This charge will appear on your statement as "Monthly Service Fee".

- Free gift at account opening
- Free paper statement with images
- Free checks (1 box per year)
- Free 1st year Lock Box rent and 10% discount thereafter
- Free Notary Service
- \$1 discount for Cashier's Checks and Money Orders
- \$5 discount for debit card replacement, wires, and foreign currency handling
- 10 basis points increase on a CD (one time per year)
- \$25 Overdraft Protection loan fee discount
- \$100 Home Mortgage loan fee discount
- \$25 consumer loan fee discount
- ¼ percent interest rate discount on consumer loans

INTEREST CHECKING

(Formerly NOW Checking and Super NOW Checking)

Rate Information: This Account is an interest bearing account. If the average daily balance during any monthly period is more than \$999.99, but less than \$15,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the average daily balance during any monthly period is more than \$14,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the average daily balance during any monthly period is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded and credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum average daily balance of \$1,000.00 during any monthly period to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: A service fee of \$8.00 will be imposed each monthly statement period if the average daily balance for the monthly statement period falls below \$1,000.00.

See Common Service Charges enclosed for additional fees related to these accounts.