

# RATE AND FEE SCHEDULE

September 25, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 09-25-2024.  
For current rate information call (800) 795-2151.

## TRADITIONAL SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.03% with an annual percentage yield of 0.03%.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account. You may make 4 withdrawals from your account each month. A fee of \$1.00 will be imposed for each subsequent withdrawal during such period.

**Account Fees:** A service charge of \$3.00 will be imposed every month if the daily balance in the account falls below \$100.00 any day of the month.

**Paper statements are available on this account for \$2.00 per statement cycle.**

## SENIOR SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.03% with an annual percentage yield of 0.03%.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account. You may make 4 withdrawals from your account each month. A fee of \$1.00 will be imposed for each subsequent withdrawal during such period.

**Account Fees:** A service charge of \$3.00 will be imposed every month if the daily balance in the account falls below \$100.00 any day of the month.

**This \$3.00 fee will not be assessed to seniors aged 60 or better, children under age 18, or full-time students under age 25.**

**Paper statements are available on this account for \$2.00 per statement cycle.**

## MINOR SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.03% with an annual percentage yield of 0.03%.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account. You may make 4 withdrawals from your account each month. A fee of \$1.00 will be imposed for each subsequent withdrawal during such period.

**Account Fees:** A service charge of \$3.00 will be imposed every month if the daily balance in the account falls below \$100.00 any day of the month.

**This \$3.00 fee will not be assessed to seniors aged 60 or better, children under age 18, or full-time students under age 25.**

**Paper statements are available on this account for \$2.00 per statement cycle.**

## HOMEOWNER'S SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.03% with an annual percentage yield of 0.03%.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar

period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** Paper statements are available on this account for \$2.00 per statement cycle.

#### **SIMPLY GOOD CHECKING**

**Account Fees:** Paper statements are available on this account for \$2.00 per statement cycle.

**\$2.00 fee per Overdraft Sweep Transfer (OD/Sweep TRF) from Savings or Checking.**

#### **SMALL BUSINESS CHECKING**

**Account Fees:** A service charge (minimum balance fee) of \$7.50 will be imposed every month if the daily balance in the account falls below \$500.00 any day of the month.

**No per item fee when number of checks written per month does not exceed 150.**

**Checks clearing in excess of 150 per month will be charged \$.25 (25 cents) per item**

#### **PREMIUM CHECKING**

**Rate Information:** This Account is an interest bearing account. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IBRETA account, then Interest (less applicable fees and service charges) will be sent to the Wisconsin Department of Administration. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the WisTAF.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Account Fees:** A flat service charge of \$9.95 per month applies to this account. Monthly flat service charge of \$9.95 is waived with a \$2,500 minimum balance maintained throughout statement cycle.

**Paper statements are available on this account for \$2.00 per statement cycle.**

**\$2.00 fee per Overdraft Sweep Transfer (OD/Sweep TRF) from Savings or Checking.**

#### **MONEY MARKET**

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.03% with an annual percentage yield of 0.03%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, 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 daily balance is more than \$24,999.99, 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 daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$499,999.99 the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** Paper statements are available on this account for \$2.00 per statement cycle.

#### **3 MONTH CD**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for three months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in three months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 30 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds

without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 6 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for six months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in six months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 12 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.24% with an annual percentage yield of 1.25%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in twelve months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 18 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.29% with an annual percentage yield of 1.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for eighteen months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in twelve months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 24 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.34% with an annual percentage yield of 1.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twenty-four months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in twenty-four months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 30 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.39% with an annual percentage yield of 1.40%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in thirty months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 36 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.49% with an annual percentage yield of 1.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty-six months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in thirty-six months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 48 MONTH CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.54% with an annual percentage yield of 1.55%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for forty-eight months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in forty-eight months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### COLLEGE SAVER CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 2.96% with an annual percentage yield of 3.00%.

The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account. Should the posted Annual Percentage Yield (APY) of the College Saver CD or the 3 Year CD increase and exceed the APY on this CD, you may elect to increase the APY on this certificate of deposit to the then current APY of the College Saver CD or the 3 Year CD. Subsequent to your election to increase the APY, the new APY will apply to your account until maturity. The bump-up feature is available once during each subsequent term of your College Saver CD.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$250.00 to open this account. Unlimited deposits of at least \$25 each are permitted into the account at any time. The COLLEGE SAVER CD is available only to persons age 25 and under. A depositor who attains age 25 has until June 15 of the next calendar year following his/her 25th birthday to withdraw all remaining funds from the College Saver CD. Penalties for early withdrawal do not apply in such an instance. Funds may be withdrawn without penalty, in full or in part, twice each calendar year after the student graduates from high school or turns 18 years old.

**Time Account Information:** Your account will mature in thirty-six months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### COLLEGE SAVER CD - 12 MONTH

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 3.93% with an annual percentage yield of 4.00%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$250.00 to open this account. Unlimited deposits of at least \$25 each are permitted into the account at any

time. The COLLEGE SAVER CD is available only to persons age 25 and under. A depositor who attains age 25 has until June 15 of the next calendar year following his/her 25th birthday to withdraw all remaining funds from the College Saver CD. Penalties for early withdrawal do not apply in such an instance. Funds may be withdrawn without penalty, in full or in part, twice each calendar year after the student graduates from high school or turns 18 years old.

**Time Account Information:** Your account will mature in twelve months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 7 MONTH NO PENALTY CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 4.22% with an annual percentage yield of 4.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for seven months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. Three penalty-free minimum withdrawals of \$500.00 allowed for the term of the CD. You must maintain a minimum balance of \$5,000.00.

**Time Account Information:** Your account will mature in seven months. If you withdraw any of the principal before the maturity date, we may impose a penalty of seven days' simple interest on the amount withdrawn when a withdrawal be made within the first six (6) days after account opening. There will be no penalty for three (3) early withdrawals after the first six (6) days and prior to end of term. Minimum withdrawals of \$500.00 allowed. A minimum balance of \$5,000.00 applies after any withdrawal(s) or the account will be closed. Starting with the fourth withdrawal within the term, a penalty of 90 days' interest on principal withdrawn will be assessed. Interest may be withdrawn when credited. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This Certificate of Deposit will automatically renew for a 6 month term upon maturity at the 6 month fixed rate in effect at maturity

#### 9 MONTH SPECIAL CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 4.31% with an annual percentage yield of 4.40%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for nine months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in nine months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This Certificate of Deposit will automatically renew for a 6 month term upon maturity at the 6 month fixed rate in effect at maturity

#### 13 MONTH SPECIAL CD

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 3.98% with an annual percentage yield of 4.05%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirteen months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in thirteen months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This Certificate of Deposit will automatically renew for a 12 month term upon maturity at the 12 month fixed rate in effect at maturity

#### 12 MONTH CD IRA

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.24% with an annual percentage yield of 1.25%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in twelve months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 90 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds

without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 24 MONTH CD IRA

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.34% with an annual percentage yield of 1.35%.

The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account. You have the option to change your fixed rate IRA to the current variable rate product at any time during the term of your investment. This option can also be used to convert a variable rate IRA to the current fixed rate product. This "Flex Option" may be used once during a term. Maturity date will not change when using Flex Option. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in twenty-four months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 36 MONTH CD IRA

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.49% with an annual percentage yield of 1.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty-six months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in thirty-six months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 48 MONTH CD IRA

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.54% with an annual percentage yield of 1.55%.

The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account. You have the option to change your fixed rate IRA to the current variable rate product at any time during the term of your investment. This option can also be used to convert a variable rate IRA to the current fixed rate product. This "Flex Option" may be used once during a term. Maturity date will not change when using Flex Option. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in forty-eight months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

#### 24 MONTH CD IRA VARIABLE

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.34% with an annual percentage yield of 1.35%.

The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account. You have the option to change your variable rate IRA to the current fixed rate product at any time during the term of your investment. This option can also be used to convert a fixed rate IRA to the current variable rate product. This "Flex Option" may be used once during a term. Maturity date will not change when using Flex Option. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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**Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in twenty-four months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

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#### MISCELLANEOUS FEES AND CHARGES

##### ATM/Debit Card

Annual Fee: \$20.00 per card  
Non-Network Fee: \$2.00 (Excludes PCB Terminals)  
Replacement: \$10.00  
Expedited Replacement: \$30.00

##### Account

Personal Reserve Account Annual Fee: \$52.50  
Temporary Checks: \$1.00 per check  
Funds Transfer Between Accounts: \$2.00 \*No charge if transferred online, via mobile, telephone banking, or in person  
Research Time: \$50.00 per hour  
Returned Mail: \$2.00  
Statement Reconciliation: \$35.00 per hour  
Statement Reprints: \$2.00 plus tax  
Stop Payment: \$30.00  
Subpoena/Garnishment/Levy Fee: \$70.00 plus research time

##### Miscellaneous

Balance Inquiry: \$2.00  
Check Cashing (Non-customer): \$10.00  
Coin/Currency Exchange - Non-customer: 5% of Total  
Collection Items: \$35.00  
Copies: \$0.10 each plus tax  
\$0.05 each plus tax for customers 60 and older

##### Self Storage Lease Boxes

2x5 Annual Fee: \$11.00  
3x5 Annual Fee: \$20.00  
5x5 Annual Fee: \$25.00  
3x10 Annual Fee: \$30.00  
4x10 Annual Fee: \$30.00  
5x10 Annual Fee: \$45.00  
10x10 Annual Fee: \$80.00  
10x15 Annual Fee: \$120.00  
22x15 Annual Fee: \$250.00  
Renewal: \$5.00 if billed via postal service - applicable to all box sizes  
Drilling: Actual Cost  
Key Replacement: \$25.00

##### Wires

Domestic: \$25.00  
International: \$55.00

##### Official Checks

Cashier's Check: \$7.00  
Money Order: \$5.00

##### Overdraft/NSF/Returned Items

Overdraft or NSF Return: \$34.00 each time we pay or return an item or other transaction presented or re-presented for payment  
Daily Fee - Commercial Accounts: \$5.00 beginning on 3rd business day

##### Faxes

Outgoing First Page: \$3.00 plus tax  
Subsequent Page: \$1.00 each page plus tax  
Incoming: \$1.00 each page plus tax

##### Foreign Items

Check Processing: \$7.50  
Currency/Draft Orders: \$20.00

**Member  
FDIC**