

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Solutions North Bank

123 N Cedar

Stockton, KS 67669

(785)425-6721

HEALTH SAVINGS ACCOUNT

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$5,000.00 or more, the interest rate paid on the entire balance in your account will be 0.330% with an annual percentage yield (APY) of 0.33%. **Tier 2** - If your daily balance is \$500.00 or more, but less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.240% with an annual percentage yield (APY) of 0.24%. **Tier 3** - If your daily balance is less than or equal to \$499.99, the interest rate paid on the entire balance in your account will be 0.050% with an annual percentage yield (APY) of 0.05%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 5, 2024. If you would like more current rate and yield information, please call us at (785)425-6721. The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to earn the disclosed rate - In order to earn interest, the daily balance must be \$500.00 or more.

Deposit limitations - You may make an unlimited number of deposits into your account.

Withdrawal limitations - By law, the bank reserves the right to require 7 days' written notice prior to withdrawal.

Additional Terms - The following additional terms apply to this account: The bank reserves the right to require you to purchase checks from our authorized check printers.

Non-sufficient Funds fees apply for this account type. See your Common Features listing for details.

The account becomes Dormant after 12 months of inactivity. If the balance is \$0 at that time, the account will automatically close.

A monthly Dormant Service Charge may be assessed after 12 months of inactivity when the account balance is below \$100. See the Common Features fee disclosure for details.

While SNB does not limit the # or amounts of deposits/withdrawals, total contribution limits are established each year by the IRS.