

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Solutions North Bank

123 N Cedar

Stockton, KS 67669

(785)425-6721

NOW BONUS RATE CHECKING

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is less than or equal to \$9,999,999,999.00, the interest rate paid on the entire balance in your account will be 0.250% with an annual percentage yield (APY) of 0.25%.

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 - A positive balance is the only requirement to earn the base rate listed under Rate Information. The qualifying conditions must be met to earn the Tier 2 (Bonus) rate described below.

Minimum balance to avoid Service Charge - Low balance below \$900 = \$8 Fee; Low balance \$900+ = No Charge

If Bonus Qualifications are met, the service charge will be refunded

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.

Bonus - When Qualifying Conditions for the Bonus Rate are met during the statement cycle there will be no monthly base service charge, and APY is earned as follows: TIER 1: \$25,000.01+ .25% TIER 2: \$.01 to \$25,000.00 3.00%

The rates are blended together when deposits are over \$25,000, so the APY declines on higher deposit balances. For example, an account that carries a \$50,000 balance for the entire statement cycle would earn an APY of 1.63%.

***Bonus Rate Qualifying Conditions: 1) At least 12 debit card transactions post and settle during the statement period. (Transactions late in the statement period may not post until the next statement period since the merchant's batch must be completed for the transaction to post.) 2) Have at least 1 direct deposit or ACH Credit post and settle during the statement period 3) Enroll in and receive electronic statements (no paper copies requested).

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.
- Paper statement requests remove the Bonus Rate option for that statement period. A Paper Statement Charge of \$5.00 per statement will apply when paper copies are requested.
- Overdraft and Non-sufficient Funds fees apply. 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 \$100.00. See the Common Features disclosure for details.