

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Solutions North Bank
123 N Cedar
Stockton, KS 67669
(785)425-6721

CONSUMER MONEY MARKET

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be 0.600% with an annual percentage yield (APY) of 0.60%. **Tier 2** - If your daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 0.450% with an annual percentage yield (APY) of 0.45%. **Tier 3** - If your daily balance is \$50,000.00 or more, but less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 0.300% with an annual percentage yield (APY) of 0.30%. **Tier 4** - If your daily balance is \$5,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.230% with an annual percentage yield (APY) of 0.23%. **Tier 5** - If your daily balance is less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.150% with an annual percentage yield (APY) of 0.15%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 25, 2019. 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 avoid Base Service Charge -

\$0-\$499.99 Base Service Charge \$6

\$500-\$899.99 Base Service Charge \$4

\$900+ NO Base Service Charge

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.

By law there can be no more than 6 checks, point of sale purchases, or preauthorized, automatic, or telephone transfers per month to a third person or to another account of the depositor. There are no limits to transactions made in person at the bank.

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.

Return item and overdraft fees apply to this account type. See your Common Features listing for details.

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