

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Solutions North Bank

123 N Cedar

Stockton, KS 67669

(785)425-6721

FIRST-TIME HOME SAVINGS

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be 1.300% with an annual percentage yield (APY) of 1.31%. **Tier 2** - If your daily balance is \$250,000.00 or more, but less than or equal to \$499,999.99, the interest rate paid on the entire balance in your account will be 0.820% with an annual percentage yield (APY) of 0.82%. **Tier 3** - 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 0.680% with an annual percentage yield (APY) of 0.68%. **Tier 4** - If your daily balance is \$10,000.00 or more, but less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 0.260% with an annual percentage yield (APY) of 0.26%. **Tier 5** - If your daily balance is less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%.

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 avoid Service Charge - If the average daily balance in your account falls below \$200 during a statement cycle, your account will be subject to a \$4.00 Service Charge.

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

Withdrawal limitations - Withdrawals may not be by check.

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: There will be a \$4 Excessive Debits Charge per debit after 10 debits each statement cycle.

A Non-sufficient Funds fee may be charged if there are not enough funds to pay the item. 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.