IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

YOUTH CHECKING

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: To qualify, the primary accountholder must be 18 or younger. The account will be converted to a Free Checking account once the primary accountholder turns 19.

The bank reserves the right to require you to purchase checks from out authorized check printers.

Overdraft and 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.