

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

YOUTH SAVINGS

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 0.500% with an annual percentage yield (APY) of 0.50%. **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 0.350% with an annual percentage yield (APY) of 0.35%. **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 0.280% with an annual percentage yield (APY) of 0.28%. **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 0.200% with an annual percentage yield (APY) of 0.20%.

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.

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.

Limitations on frequency of transfers - By law there can be no more than 6 preauthorized, automatic, or telephone withdrawals per statement cycle. The limit also includes account drafts and transactions made by debit card.

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 Regular Savings account once the primary accountholder turns 19.

A return item fee may be charged if there are not enough funds to pay the item. 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.