

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

HIGH VOLUME COMMERCIAL CHECKING

Credit against fees - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. The average collected balance is calculated by adding the collected principal in the account for each day of the period and dividing by the number of days in the period.

You do not need to maintain any average daily balance during the monthly statement cycle in order to receive the credit.

Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum balance to avoid Service Charge - \$7.00 monthly service charge applies unless the Earnings Credit is sufficient to cover the service charge. The Earnings Credit of \$.018 credit per \$100 Average Daily Balance used to offset service charges. Credit will not be greater than the assessed 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.

Fees and Charges - The following fees and charges apply to this account:

- Analysis Service Charge: \$7.00
- Account Analysis Credits: \$.25 per item
- Account Analysis Debits: \$.12 per item
- Deposit Out of Fed District: \$.03 per item
- Currency Out: \$.01 per dollar
- Coin Out: \$.06 per dollar
- Currency and Coin In: \$.001 per dollar

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.

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.

Notice: As required by The Unlawful Internet Gambling Enforcement Act, we are notifying all commercial account customers that if you operate an on-line gambling business, unlawful transactions are prohibited from being processed through your account. Please notify the bank at the number or address listed if you operate an on-line gambling business.