

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

COMMERCIAL INTEREST DDA

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 0.400%. **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 0.320%. **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 0.220%. **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 0.180%. **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 0.100%.

The interest rates are accurate as of January 25, 2019. If you would like more current rate information, please call us at (785)425-6721. The interest rates 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 -

Low balance below \$500 - \$6

Low balance \$500 - \$899 - \$4

Low balance \$900+ - No charge

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

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 Return Item fees apply for 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.

Notices: 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.

The reservation of the right to require not less than 7 days' notice in writing before each withdrawal stated under Notice of Withdrawal in the Terms and Conditions of your Account disclosure does not apply to this account type.