

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

NOW BONUS RATE CHECKING

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is less than or equal to \$9,999,999,999.00, the interest rate paid on the entire balance in your account will be 0.250% with an annual percentage yield (APY) of 0.25%.

The interest rate(s) and annual percentage yield(s) are accurate as of September 22, 2022. 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 earn the disclosed rate - A positive balance is the only requirement to earn the base rate listed under Rate Information. The qualifying conditions must be met to earn the Tier 2 (Bonus) rate described below.

Minimum balance to avoid Service Charge - Low balance below \$900 = \$6 Fee; Low balance \$900 + = No 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.

Bonus - When Qualifying Conditions for the Bonus Rate are met during the statement cycle there will be no monthly base service charge, and APY is earned as follows: TIER 1: \$25,000.01 + .25% TIER 2: \$.01 to \$25,000.00 2.00%

The rates are blended together when deposits are over \$25,000, so the APY declines on higher deposit balances. For example, an account that carries a \$50,000 balance for the entire statement cycle would earn an APY of 1.13%.

***Bonus Rate Qualifying Conditions: 1) At least 12 debit card transactions post and settle during the statement period. Transactions late in the statement period may not post until the next statement period. 2) Have at least 1 direct deposit or ACH Credit post and settle during the statement period 3) Enroll in and receive electronic statements (no paper copies requested).

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.
- Paper statement requests remove the Bonus Rate option for that statement period. A Paper Statement Charge of \$3.00 per statement will apply when paper copies are requested.
- Overdraft and Non-sufficient Funds fees apply. 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 \$100.00. See the Common Features disclosure for details.