

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

12 MONTH IRA

Rate information - The interest rate on this account is 0.400% with an annual percentage yield of 0.40%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 4, 2021. If you would like more current rate and yield information, please call us at (785)425-6721. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

Time requirements - This account matures 12 month(s) after account opening.

Early withdrawals - On certificates of less than 12 months we may impose a penalty of 30 days' interest.

On certificates of at least 12 months but less than 24 months we may impose a penalty of 90 days' interest.

On certificates of 24 months or more we may impose a penalty of 180 days' interest.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty. See the IRA Custodial Agreement for details on how to prevent renewal.

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

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 open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

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

Effect on maturity - The maturity date for this account will remain the same after additional deposits.

Withdrawal limitations - See your IRA Custodial agreement for any possible limits on the number of withdrawals allowed. See your IRA Custodial agreement for any possible limits on earnings withdrawals. You can only withdraw interest credited in the term before maturity of that term.