

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 \$500,000.00 or more, the interest rate paid on the entire balance in your account will be 0.900%. **Tier 2** - If your daily balance is \$250,000.00 or more, but less than or equal to \$499,999.99, the interest rate paid on the entire balance in your account will be 0.800%. **Tier 3** - 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 0.640%. **Tier 4** - If your daily balance is \$10,000.00 or more, but less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 0.260%. **Tier 5** - If your daily balance is less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.100%.

The interest rates are accurate as of January 5, 2024. 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 Service Charge -

Low balance below \$500 - \$8

Low balance \$500 - \$899 - \$6

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 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.

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.