

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

### 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 January 25, 2019. 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 Base 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: \$10,000.01 + .25% TIER 2: \$10,000.00 2.00%

The rates are blended together when deposits are over \$10,000, 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 .60%.

\*\*\*Bonus Rate Qualifying Conditions: 1) At least 12 debit card purchases post and settle during the statement period. Purchases 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 printing fee of \$2.00 per statement will apply when paper copies are requested.
- Overdraft and Return Item fees apply. 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 \$100.00. See the Common Features disclosure for details.