

# Truth in Savings Disclosure

## Secure Checking

- Minimum balance to open the account:
  - You must deposit \$25.00 to open this account.
- Account fees:
  - A \$5.00\* monthly maintenance fee applies to this account if minimum requirements are met. A \$6.00\* monthly maintenance fee applies to this account if minimum requirements are not met.
  - If you choose to have a Visa® Debit Card with this account, there will be an ATM Transaction Fee of \$2.00 for each withdrawal at non-FSB owned ATMs in excess of 6 (six) per statement cycle.
- Minimum Requirements:
  - eStatements

## Prime Checking

- Minimum balance to open the account:
  - You must deposit \$25.00 to open this account.
- Account fees:
  - None. If you choose to have a Visa® Debit Card with this account, there will be an ATM Transaction Fee of \$2.00 for each withdrawal at non-FSB owned ATMs in excess of 5 (five) per statement cycle.
- Additional Terms:
  - This account offers a \$7.00 reward feature. To earn the \$7.00 reward, a Prime Checking account with direct deposit and eStatements must be maintained, and 25 debit card transactions (excluding ATM withdrawals) in the amount of \$20.00 or more must post and clear the account on or before the last business day of the month. Each month the requirements are met, \$7.00 will be credited to your account on the last business day of the month.

## Student Checking

- Minimum balance to open the account:
  - You must deposit \$25.00 to open this account.
- Account fees:
  - None. If you choose to have a Visa® Debit Card with this account, there will be an ATM Transaction Fee of \$2.00 for each withdrawal at non-FSB owned ATMs in excess of 3 (three) per statement cycle.
- Additional Terms:
  - This account is restricted to the primary accountholder being age 23 or under. When the primary accountholder reaches age 24, this account will be converted to a comparable checking account.
  - This account will reimburse ATM surcharges incurred at Non-Farmers State Bank ATMs up to \$10.00 per statement cycle.
  - Overdraft Fees: Any overdraft fees charged on this account will be at a discounted fee of \$15.00 per item. See the Premium Overdraft Disclosure and/or the Regulation E Opt-In/Opt-Out Form for additional information and limitations regarding overdrafts.
- Minimum Requirements:
  - eStatements

## Rewards Checking

- Minimum balance to open the account:
  - You must deposit \$1,000.00 to open this account.
- Account fees:
  - A maintenance fee of \$5.00\* will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.
  - If you choose to have a Visa® Debit Card with this account, there will be an ATM Transaction Fee of \$2.00 for each withdrawal at non-FSB owned ATMs in excess of 5 (five) per statement cycle.
- Balance information:
  - We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
- Rate information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest on your account will accrue no later than the business day we receive credit for non-cash items (for example, checks) deposited into your account. If you close your account before interest is credited, you will receive the accrued interest. Interest will be compounded monthly and will be credited to the account monthly. See the Rate Chart (linked below) for current rates and annual percentage yields.
  - A premium interest rate will apply to this account if the minimum requirements are met.
- Additional Terms:
  - This account will reimburse ATM surcharges incurred at Non-Farmers State Bank ATMs up to \$10.00 per statement cycle if the minimum requirements are met.
- Minimum Requirements
  - Direct deposit
  - eStatements
  - 15 debit card transactions (excluding ATM withdrawals) in the amount of \$20.00 or more must post and clear the account during the statement cycle.

## Benefits Checking

- Minimum balance to open the account:
  - You must deposit \$100.00 to open this account.
- Account fees:
  - A \$20.00\* monthly maintenance fee applies to this account if a \$20,000.00 average daily balance of combined consumer deposits, consumer loans and/or agricultural loans is not maintained. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- Balance information:
  - We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
- Rate information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest on your account will accrue no later than the business day we receive credit for non-cash items (for example, checks) deposited into your account. If you close your account before interest is credited, you will receive the accrued interest. Interest will be compounded monthly and will be credited to the account monthly. See the Rate Chart (linked below) for current rates and annual percentage yields.

## Regular Savings Account

- Minimum balance to open the account:
  - You must deposit \$50.00 to open this account.
- Account fees:
  - A withdrawal fee of \$0.50 will be charged for each withdrawal out of this account in excess of 6 (six) per month. This fee will not apply if a \$2,500.00 average daily balance is maintained.
  - A maintenance fee of \$3.00 per month will be assessed every month if the minimum daily balance of \$100.00 is not maintained.
- Balance information:
  - We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
  - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.
- Rate information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest on your account will accrue no later than the business day we receive credit for non-cash items (for example, checks) deposited into your account. If you close your account before interest is credited, you will receive the accrued interest. Interest will be compounded quarterly and will be credited to the account quarterly. See the Rate Chart (linked below) for current rates and annual percentage yields.
- Additional terms:
  - You may not make more than 6 (six) withdrawals or transfers to another account of yours or to a third party by preauthorized or automatic transfer, telephone, online transfer, or by check or draft during the statement cycle. Transfers and withdrawals made in person, by messenger, by mail, or at an ATM are unlimited.

## Youth Savings Account

- Minimum balance to open the account:
  - You must deposit at least \$5.00 to open this account.
- Account fees:
  - None
- Balance information:
  - We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
- Rate information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest on your account will accrue no later than the business day we receive credit for non-cash items (for example, checks) deposited into your account. If you close your account before interest is credited, you will receive the accrued interest. Interest will be compounded quarterly and will be credited to the account quarterly. See the Rate Chart (linked below) for current rates and annual percentage yields.
- Additional terms:
  - This account is restricted to the primary accountholder being age 23 or under. When the primary accountholder reaches age 24, this account will be converted to a Regular Savings (or other comparable) Account.
  - You may not make more than 6 (six) withdrawals or transfers to another account of yours or to a third party by preauthorized or automatic transfer, telephone, online transfer, or by check or draft during the statement cycle. Transfers and withdrawals made in person, by messenger, by mail, or at an ATM are unlimited.

## Money Market Account

- Minimum balance to open the account:
  - You must deposit \$1,000.00 to open this account.
- Account fees:
  - A maintenance fee of \$6.00\* will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.
- Balance information:
  - We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
- Rate information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest on your account will accrue no later than the business day we receive credit for non-cash items (for example, checks) deposited into your account. If you close your account before interest is credited, you will receive the accrued interest. Interest will be compounded monthly and will be credited to the account monthly. See the Rate Chart (linked below) for current rates and annual percentage yields.
- Additional terms:
  - You may not make more than 6 (six) withdrawals or transfers to another account of yours or to a third party by preauthorized or automatic transfer, telephone, online transfer, or by check or draft during the statement cycle. Our policy does not allow debit card transactions from this account due to the transaction limitations. Transfers and withdrawals made in person, by messenger, by mail, or at an ATM are unlimited.

## Certificate of Deposit

- Minimum balance to open the account:
  - You must deposit at least \$1,000.00 to open this account.
- Account fees:
  - None
- Rate information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield are as shown on the Rate Chart. Interest on your account will accrue no later than the business day we receive credit for non-cash items (for example, checks) deposited into your account. Interest will be compounded quarterly and will be credited to the account quarterly. See the Rate Chart (linked below) for current rates and annual percentage yields. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
- Additional terms:
  - This account will automatically renew upon maturity.
  - You will have 10 business days from maturity to withdraw your funds without being charged a penalty.
  - After the account is opened, you may not make deposits into this account.
  - A penalty may be imposed for early withdrawals. The penalty we may impose is:

<b>Term</b>	<b>Penalty</b>
1 month	1 month interest
2 months	2 months interest
3 - 12 months	3 months interest
13 - 23 months	6 months interest
24 - 35 months	12 months interest
36 - 47 months	18 months interest
48+ months	24 months interest

- Penalty may include a loss of principal.
- There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty but only up to the first maturity date after the owner's death or date of incompetence is declared.

## Ultimate Account

- Minimum Balance to open the account:
  - You must deposit at least \$10,000 to open this account.
- Account Fees:
  - None
- Balance Information:
  - We use the daily balance method to calculate the interest on this account. This method of calculating interest on our account applies a daily periodic rate to the principal in the account each day.
  - Balances below \$10,000.00 will not earn interest.
- Rate Information:
  - This account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The rate is subject to change on the first day of each calendar month and, at our discretion, we may change the interest rate on the account at any time. The annual percentage yield assumes interest will remain on deposit. Any withdrawal of interest will reduce earnings. Interest will be paid based on available funds in your account. If you close your account before interest is credited, you will receive the accrued interest. Interest will be compounded and credited on the last business day of the calendar quarter. See the rate chart (linked below) for current rates and annual percentage yields.
- Additional Terms:
  - This account has no maturity date.
  - You may make unlimited deposits into your account. There is no minimum deposit amount other than the opening deposit.
  - A penalty will be charged for early withdrawal. Except as mentioned below, you cannot withdraw any amount (principal or interest) without our consent. The penalty will be an amount equal to seven days interest on amounts withdrawn or \$50.00, whichever is greater.
- Exceptions to penalty for early withdrawal:
  - We will allow an early withdrawal and waive the penalty if:
    - You make one withdrawal during the first five business days of each month following the month of initial deposit and the funds have been on deposit six or more business days and there have been no withdrawals in the previous six business days; or
    - A death or incompetency of an owner occurs in the middle of a calendar month. We will allow one penalty free withdrawal up to the end of the next full calendar month.
  - Interest payments posted to the account will not be available for withdrawal without penalty unless withdrawn in the first five business days of each month. If interest is withdrawn during this period, it will count as your one no-penalty withdrawal for that month.
  - The account is available for business or personal customers. It is not available for public funds or individual retirement accounts.

*All asterisked (\*) fees may have an additional charge for state and local taxes.  
Interest rate information may be found by clicking here: [Rate Sheet](#),  
or visit <https://www.myfsbonline.com/rates> for the current rates.*