

ELIGIBILITY REQUIREMENTS. Must be 50 years old or better.

RATE INFORMATION. The interest rate on your account is 0.240% with an annual percentage yield of 0.24%. Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

OVERDRAFTS AND OVERDRAFT FEES.

Your personal checking account qualifies for our Courtesy Overdraft Protection service.

As long as you maintain your checking account in good standing (defined as making regular deposits and bringing your account to a positive balance at least once every 30 days), Courtesy Overdraft Protection can:

- Provide you with a safety net that permits you to overdraw your account up to 100.00.

When you use this service, an overdraft fee of \$34.00 per item will be assessed and a continuous overdraft fee of \$8.00 per day after 10 business days. Fees incurred are counted against your limit.

- Save you the unnecessary embarrassment associated with having a payment returned to a merchant.

The Courtesy Overdraft Protection limit is available to you when you overdraw your account by: check, in-person withdrawal, ATM, point of sale or automated ACH transactions. You will be notified by mail each time an overdraft occurs and is paid through the Courtesy Overdraft Protection service. Transactions presented to the bank for payment are processed in the following order from smallest to largest dollar amount per transaction type: ATM, Point of Sale, ACH, in person withdrawal, checks in serial # order.

Courtesy Overdraft Protection is not a line of credit, nor should it be considered a regular source of funds. We encourage you to manage your finances responsibly. You can avoid incurring overdraft fees by maintaining a positive balance in your account. Citizens State Bank reserves the right to refuse payment of an overdraft under any circumstance.

If you would like Courtesy Overdraft Protection removed from your account or would like to learn about other options to protect your account from overdrafts, please contact us at 715 386-9050.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.