

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.

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.