

# PERSONAL CUSTOMER **WELCOME GUIDE**

**Columbus ■ Fall River  
Friesland ■ Janesville ■ Juneau  
Lodi ■ Rio ■ Sauk City**



**Farmers & Merchants  
Union Bank**

[fmub.bank](http://fmub.bank)

Member  
**FDIC**   
EQUAL HOUSING  
LENDER

# Table of Contents

Welcome to Farmers & Merchants Union Bank .....	2
Important Dates and Contact Information .....	3
Farmers & Merchants Union Bank Locations .....	4
Account Type and Name Changes .....	5
Quick Reference Guide - Personal Checking and Savings Accounts .....	6
Frequently Asked Questions, General Information .....	7
Frequently Asked Questions, Account Information .....	8
Farmers & Merchants Union Bank Electronic Banking Services .....	9
Frequently Asked Questions, Online and Mobile Banking .....	10
Other Products and Services .....	11
Understanding Your NEW Accounts at Farmers & Merchants Union Bank .....	12 - 42
Privacy Notice .....	13 - 14
Terms and Conditions of Your Account .....	15 - 25
Electronic Fund Transfers - Your Rights and Responsibilities .....	26 - 30
Your Ability to Withdraw Funds .....	31
Truth in Savings Disclosures .....	32 - 42
Simple Checking .....	32
Interest Checking .....	33 - 34
Money Market Checking .....	35 - 36
Savings .....	37 - 38
CD Certificate .....	39 - 40
IRA Certificate of Deposit .....	41 - 42

# Welcome to Farmers & Merchants Union Bank

## Our History

Farmers & Merchants Union Bank is proud to be one of the oldest banks in the state of Wisconsin, coming in at the fourth oldest. The bank was founded in 1861 in the back of a local dry goods store. In 1920, Farmers & Merchants Union Bank moved into one of the 'Jewel Box' banks designed by the famous architect, Louis Sullivan, in downtown Columbus - now on the National Historical Registry and a place that the bank still calls home. Throughout our history we've grown to include offices in Friesland, Fall River, Juneau, Rio and now we're proud to welcome Janesville, Lodi and Sauk City as well.

## Our Mission and Values

At Farmers & Merchants Union Bank we believe in living our mission everyday:  
*Banking made simple through relationships, experience and innovation.*

We do this by displaying our core values daily:

**B** - Building relationships, We build relationships.

We demonstrate relationship building through the connections we have with our communities, customers and team.

**A** - Attitude, We choose our attitude. We demonstrate this through our actions of accountability, integrity and showing respect for others.

**N** - Never stop, We never stop. We demonstrate this through continual communication, innovation and education.

**K** - Knowledge, We share knowledge. We demonstrate this through experience and training to provide the best solutions.



## Our Commitment to Our Communities

In 2024 alone, Farmers & Merchants Union Bank supported over 120 organizations in the communities we serve. Some of those events include visiting local schools as part of 'Teach Children to Save Day' (above), clerking and cashiering youth meat animal sales at our local fairs (below, left), supporting our local healthcare foundation (below, middle) and many additional organizations. It's due to this commitment that Farmers & Merchants Union Bank was recognized as Philanthropist Organization of the Year in 2024 by Columbus Area Endowment (below, right).



# Important Dates and Contact Information

WRB = Wisconsin River Bank

FMUB = Farmers & Merchants Union Bank

Early August	New FMUB debit cards and information will arrive <i>watch for a separate mailing with this information</i>
August 15, 2025	<p>1 pm - Cut-off time to make deposits with WRB's mobile app</p> <p>4 pm - WRB debit cards will no longer work</p> <ul style="list-style-type: none"> <li>- WRB online banking and mobile app will go into inquiry only mode - <i>we recommend that you log-in, download and save any account information prior to this date and time to ensure you have access to needed information; feel free to contact us if you need assistance</i></li> <li>- Cut-off time for transfers with WRB online and mobile banking</li> </ul>
August 18, 2025	<p>8 am - WRB mobile banking app will no longer work</p> <ul style="list-style-type: none"> <li>- Start using FMUB debit card</li> <li>- Visit Apple App or Google Play store and download FMUB Mobile, log-in with current credentials to access FMUB mobile banking</li> <li>- Go to fmub.bank and log-in to personal online banking with your current username and password, please note: <ul style="list-style-type: none"> <li>• any Bill Pay vendors will need to be re-established when you log-in to FMUB's online and/or mobile banking; if you need assistance please reach out</li> <li>• if you have any third-party applications connected to your online banking, such as QuickBooks, you will need to re-establish that connection after logging in to FMUB online banking</li> </ul> </li> </ul> <p>Start visiting any of FMUB's NINE convenient locations for all of your banking needs!</p>
Late August	A final paper statement will be mailed to you reflecting your account activity up to the conversion date. This statement will be mailed to you even if you receive eStatements - make sure we have the correct address on file for you. WRB statements will be available in FMUB online and mobile banking within 30 days.

## FMUB Contact Information

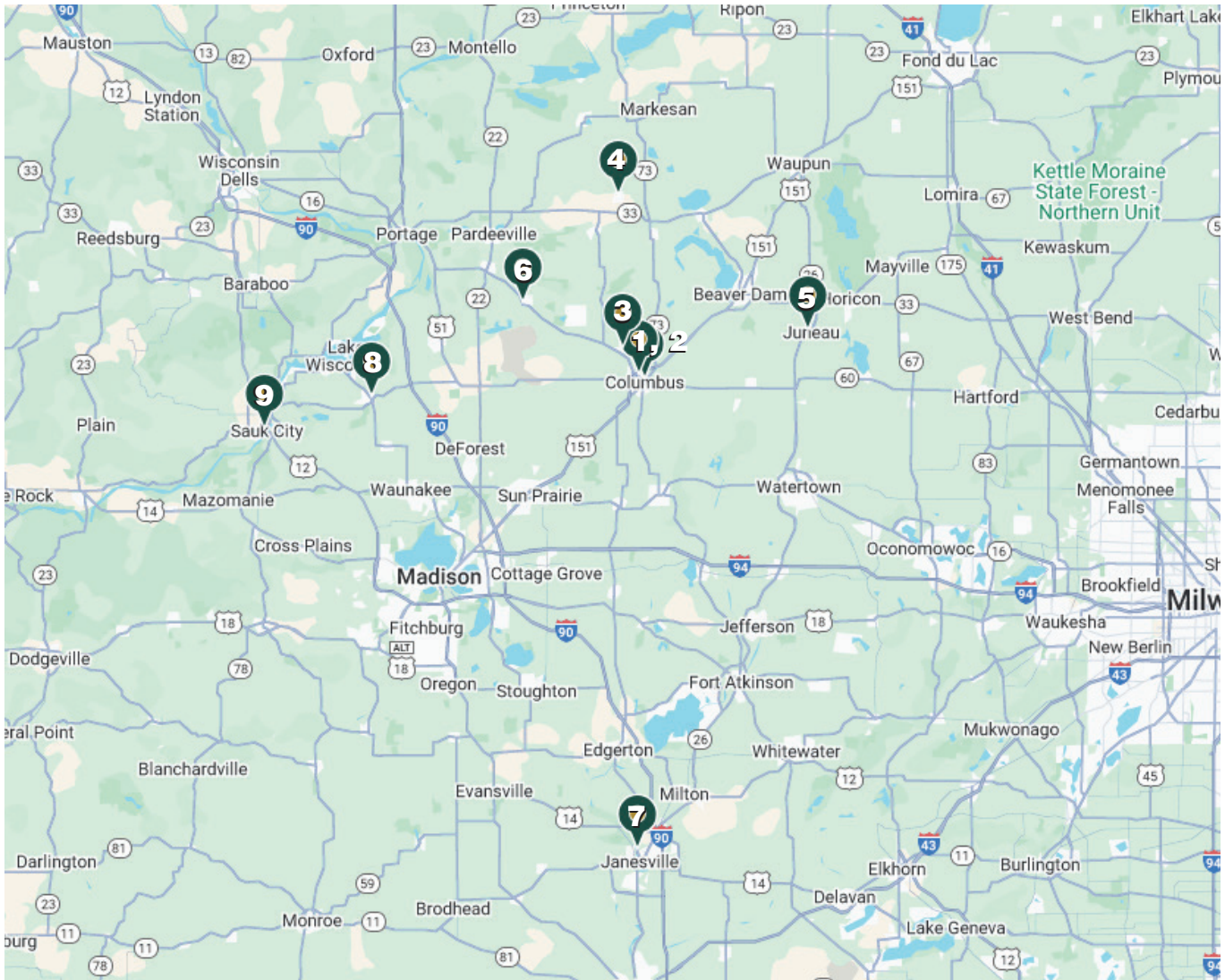
Customer Support: 920.623.4000

Specific Debit Card and/or Online/Mobile Banking Support: 920.623.7112

Website Dedicated to WRB Conversion Information: [www.fmub.bank/wrb](http://www.fmub.bank/wrb)



# Farmers & Merchants Union Bank Locations

**1) Columbus Main Office**

159 W. James St., Columbus  
920.623.4000

**4) Friesland Office**

114 W. Winnebago St., Friesland  
920.348.5141

**7) Janesville Office**

1101 N. Parker Dr., Janesville  
608.741.6280

**2) Columbus Branch**

104 Industrial Dr., Columbus  
920.623.7101

**5) Juneau Office**

198 S. Western Ave., Juneau  
920.386.2100

**8) Lodi Office**

220 N. Main St., Lodi  
608.592.7788

**3) Fall River Office**

637 S. Main St., Fall River  
920.484.6505

**6) Rio Office**

575 S. Lowville Rd., Rio  
920.992.6100

**9) Sauk City Office**

608 Phillips Blvd., Sauk City  
608.643.6300

# Account Type and Name Changes

Use the grid below to find your current account with Wisconsin River Bank (left column). The account name in the right column will be your new account name beginning August 16, 2025.

*You can find the name of your current Wisconsin River Bank account on your most recent statement or contact your local office and one of our friendly and knowledgeable staff members can assist.*

	<b>Your Current Wisconsin River Bank Account</b>	<b>Your NEW Farmers &amp; Merchants Union Bank Account*</b>
<b>Consumer Checking</b>	Community Leaders Checking	Simple Checking
	Personal Checking	Simple Checking
	Executive Checking (Personal NOW)	Interest Checking
	Money Market	Money Market Checking
<b>Consumer Savings</b>		
	Regular Savings (must be 18 years old or older)	Savings
	Minor Savings	Savings
<b>Business Checking</b>	Business NOW Account	Business Interest Checking
	Small Business Checking	Business Analyzed Checking
	Standard Business Checking	Business Analyzed Checking
	Money Market	Business Money Market Checking
<b>Business Savings</b>		
	Business Savings	Business Savings
<b>Certificate of Deposits (CDs) &amp; Individual Retirement Accounts (IRAs)</b>	Your rates and terms for Certificate of Deposits and/or Individual Retirement Accounts will stay the same through maturity. At maturity, you will have the option of renewing at the rates and terms being offered at that time. A maturity notice will be sent to you ahead of the maturity date.	

*\*Please see the enclosed disclosure and Terms & Conditions for all account details.*

# Quick Reference Guide

## FARMERS & MERCHANTS UNION BANK PERSONAL CHECKING & SAVINGS ACCOUNTS

	SIMPLE CHECKING	INTEREST CHECKING	MONEY MARKET CHECKING	SAVINGS
Minimum Average Daily Balance to Earn Interest	N/A	\$1,000	\$5,000	\$0.01
Minimum Balance Fee	N/A	\$10 fee if average daily balance falls below \$1,000	\$10 fee if average daily balance falls below \$5,000	\$5 if average daily balance falls below \$100^
Monthly Activity Fee	\$0	\$0	excess transaction fee of \$5.00 per debit if more than 10 debits per month	\$0
Paper Statement Fee without images	\$5***	\$5***	\$5***	\$5*** or ^
Paper Statement Fee with images	\$10***	\$10***	\$10***	N/A
eStatements	✓	✓	✓	✓
Earns Interest (See enclosed Truth-in-Savings Disclosure )	✗	✓	✓	✓
Visa Debit Card**	✓	✓	✓	✓*
Online Banking	✓	✓	✓	✓
Bill Pay	✓	✓	✓	N/A
Mobile Banking	✓	✓	✓	✓
Mobile Deposit	✓	✓	✓	✓
Online Images	✓	✓	✓	✓
Combined Statement	✓	✓	✓	✓
ATM Access to THOUSANDS of ATMs	✓	✓	✓	✓*

\*\*Pending approval

\*Must be attached to an FMUB checking account with debit card

\*\*\*Paper Statement Fee (with or without images) waived with eStatements

^This fee is waived if the primary account holder is 19 years old or younger

# Frequently Asked Questions, General Information

<b>How can I stay informed during the conversion?</b>	We will provide communications to guide you through this transition and ease your mind with detailed information around account numbers, direct payments and direct deposits, debit cards, loan payments, online banking and more. <b>Please make sure that we have your updated contact information (email, address and phone numbers) to ensure you receive all important updates.</b> We will also provide updates at <a href="http://fmub.bank/wrb">fmub.bank/wrb</a> .
<b>Can I still call and visit my local branch?</b>	YES - You should continue to call the same people you already work with and trust to get assistance with your banking needs. The phone numbers for offices in Janesville, Lodi and Sauk City will remain the same, so feel free to contact your existing Relationship Banker; they will be available to answer any additional questions.
<b>Will staff members in Janesville, Lodi and Sauk City stay the same?</b>	YES! All locations will remain open with the same employees you already know and trust.
<b>Will location hours change?</b>	No, there are no changes in hours at any of our locations. For an up-to-date hours and locations listing, please visit <a href="http://fmub.bank/locations.php">fmub.bank/locations.php</a> .
<b>When will I be able to use all Farmers &amp; Merchants Union Bank locations?</b>	Currently, in addition to the offices in Janesville, Lodi and Sauk City, you can visit the main office in Downtown Columbus or the office in Rio for all your banking needs.  Following the conversion on August 16, 2025, you will be able to visit any one of our nine convenient locations.
<b>What is Farmers &amp; Merchants Union Bank's website address?</b>	The website address is <b><a href="http://fmub.bank">fmub.bank</a></b> .
<b>What is Farmers &amp; Merchants Union Bank's routing number?</b>	FMUB's routing number is 075902670. BUT, you should not start updating any of your payments and/or deposits until <b>after the August 16 conversion date</b> to avoid any delays.
<b>Will my deposits still be FDIC-insured?</b>	Yes! Your deposit accounts will continue to be insured by the FDIC. The standard FDIC insurance amount is \$250,000 per depositor, per insured bank, for each ownership category.
<b>Who should I contact with additional questions?</b>	You can call the same people you already work with and trust. The phone numbers will remain the same, so feel free to contact your existing Relationship Banker; they will be available to answer any questions you may have.



# Frequently Asked Questions, Account Information

<b>Will my account or loan number change?</b>	Your account numbers will remain the same. In the unlikely event a change is needed, you will be notified well in advance, and we will handle the details.
<b>What will happen to my IRAs and CDs?</b>	Your rates and terms for IRAs and CDs will stay the same through maturity. At maturity, you will have the option of renewing at the rates and terms being offered at that time.
<b>How about my safe deposit box?</b>	For information on safe deposit boxes, please see page 11.
<b>What will happen with my existing checks or do I need to reorder checks?</b>	Your current checks will continue to be valid until you need to reorder. When you are out of your current supply, you can order new checks as you normally would. Any check orders placed after August 18, 2025 will be updated to include Farmers & Merchants Union Bank's routing number if ordered at one of the bank's locations. If you order on your own from another vendor, please make sure you update the routing number following the conversion.
<b>What will happen with my debit card?</b>	You will receive a new debit card approximately two weeks prior to the full integration. If you have not received your replacement debit card by August 4, 2025, please contact Farmers & Merchants Union Bank for assistance.
<b>Will my direct deposits, automated payments and transfers continue to be connected to my account?</b>	Yes, any existing direct deposits and/or automatic payments or transfers you have set up will continue without interruption.
<b>Do I need to change the routing number for my direct deposit or automatic payment?</b>	You only need to change the routing number for direct deposits and/or automatic transfers when setting up new electronic transfers AFTER August 16, 2025. Anything that you currently have setup will continue without interruption.
<b>How do I make my loan or other payments?</b>	If you currently write a check for your loan, you can make your checks payable to Farmers & Merchants Union Bank (or FMUB for short) moving forward. If you currently have your payment set up via ACH or direct account transfer, that will continue to work as normal - there is nothing you need to do.
<b>When will the new FMUB locations be accepting loan applications?</b>	NOW! All of FMUB's offices are currently ready to handle inquiries for all loan types - mortgage, business, consumer or farm. If you are interested in learning about any of our loan options, stop in or call your local office to get more information today.

# Farmers & Merchants Union Bank

## Electronic Banking Services

### Mobile Banking

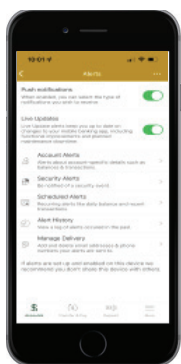
Life is mobile ... your banking should be too! The FMUB mobile app is available to download for free in the Apple App or Google Play stores by searching "FMUB" and looking for this icon.



With FMUB Mobile, you can do all of these things from your mobile device:

- access your account information 24/7
- make deposits
- transfer funds
- set up account alerts
- pay bills and/or friends and family
- check your credit score
- find nearby ATMs and FMUB locations
- MORE!

### Notifi Account Alerts



Stay on top of your finances with mobile alerts from FMUB Mobile. Custom alerts allow you to enjoy peace of mind wherever you go. With account alerts, you can:

- get notified via email, text, app notification and/or online banking alert when certain activity happens on your account
- create alerts for one-time use or for recurring transactions
- receive notifications for a variety of things such as security alerts, account balance, deposit and withdrawal notifications, low balance, check clearing, loan payment due or received, and much more

*Account alerts are also available in FMUB's online banking platform.*

### Pay People You Know and Trust with ZELLE from FMUB



Zelle is a safe, convenient, fast and easy way you can send money to friends and family - and you can do it all from your FMUB mobile app with just your recipient's email or cell phone number.

*Please note, you need to be enrolled in FMUB's Bill Pay service to utilize Zelle.*

### Credit Sense

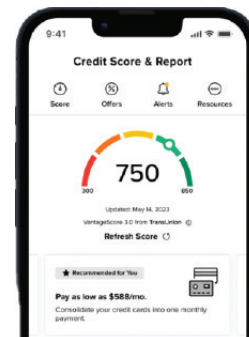
Your credit score and credit report are waiting for you, right in FMUB Mobile!

This service is offered to all FMUB customers and there is no fee to use it.

With Credit Sense in FMUB Mobile, you can enjoy:

- instant access your credit score and credit report
- customized tips to improve or maintain your credit score
- simulated scenarios to see how decisions could affect your credit score
- much more

*Credit Sense is also available in FMUB's online banking platform.*



***To learn more and see how these electronic services work,  
please visit <https://fmub.bank/education-center.html> and view our library  
of helpful, educational videos on all of FMUB's electronic services.***

# Frequently Asked Questions, Online and Mobile Banking

<p><b>How will I access my accounts through mobile banking?</b></p>	<p>Your Wisconsin River Bank mobile banking app will go to inquiry only at 4 pm on Friday, August 15, 2025 and remain in inquiry only until 8 am on August 18, 2025. The cut-off time for mobile deposits will be 1 pm on August 15, 2025. The cut off time for mobile transfers is 4 pm on August 15, 2025. The Wisconsin River Bank mobile banking app will no longer work on August 18, 2025.</p> <p>Starting August 18, 2025, you can download the Farmers &amp; Merchants Union Bank mobile banking app through the Apple App or Google Play store and log-in with the same credentials you currently use.</p> <p>Watch for communications for important dates and information to ensure a smooth transition during the online banking systems integration.</p> <p>Please note that prior statements will be available in FMUB online banking within 30 days. Contact your banker if you need assistance with prior statements.</p>
<p><b>How will I access my accounts through online banking?</b></p>	<p>Your Wisconsin River Bank online banking will go to inquiry only at 4 pm on Friday, August 15, 2025 and remain that way until August 18, 2025 at 8 am. Farmers &amp; Merchants Union Bank's online banking will be available starting August 18, 2025.</p> <p>Starting August 18, you will be able to visit <a href="https://fmub.bank">fmub.bank</a>, and log-in to personal online banking with the same credentials you currently use.</p> <p>Please note that prior statements will be available in FMUB online banking within 30 days. Contact your banker if you need assistance with prior statements.</p>
<p><b>Will I be able to view my transaction history in online banking?</b></p>	<p>We recommend that you download and save information prior to August 15, 2025. A final paper statement reflecting your account activity up to the conversion date will be mailed to you. This will be mailed even if you currently receive eStatements - make sure we have the correct address on file for you. This final statement will be available in FMUB's online banking system for you to access within 30 days.</p>
<p><b>What will happen to my Quicken, QuickBooks or other third-party app connection?</b></p>	<p>Once the online banking platform changes on August 15, 2025, you will need to re-establish the connection between online banking and your third-party applications such as QuickBooks.</p>
<p><b>Will my bill payment vendors transfer to Farmers &amp; Merchants Union Bank Bill Pay service?</b></p>	<p>Unfortunately, no. Once the online banking platform changes on August 15, 2025, your bill payment vendors will need to be re-established. You will want to make note of the vendors as this information will be unavailable on August 15, 2025. If you need assistance with this, our bankers are here to help.</p>

# Other Products and Services

## Safe Deposit Boxes

We currently offer safe deposit boxes at our Lodi and Sauk City locations to help you store your important documents and valuables safely. Availability of boxes depend on location and size. If you have a current safe deposit box in Lodi or Sauk City, you will still enjoy access to your box after conversion. There are changes coming to fees of boxes, as noted below.

Box sizes and prices at each location include:

	LODI AND SAUK CITY - CURRENT FEE	NEW FEE AS OF AUGUST 16, 2025
10" x 3"	\$30.00	\$35.00
10" x 5"	\$40.00	\$50.00
10" x 10"	\$70.00	\$95.00

- The prices are an annual rental rate
- Boxes are at least 22 inches long
- Some sizes are periodically unavailable
- \$5.00 credit on safe deposit rates if we can automatically charge your FMUB account for the annual rental fee

## Other Fees Associated with Safe Deposit Boxes

Safe Deposit Box Replacement Key ..... \$35

Safe Deposit Box Drilling ..... Customer will be charged the cost of drilling

## Debit Cards

Farmers & Merchants Union Bank offers enhanced Visa debit cards to make it convenient for our account holders to make purchases or obtain cash from ATMs. With all the changes regarding debit cards specifically, please watch for a separate mailing with this information - and your new card - which will be arriving around August 1, 2025. If you do not receive a new debit card by August 4, 2025, please contact us at 920.623.7112.



With FMUB debit cards, you can enjoy these extra services:

- access to 40,000 surcharge-free ATMs nationwide with the MoneyPass and ATM Access networks
- digital wallet capabilities - *easily store your debit card in your mobile device's payment wallet (Apple, Google or Samsung Pay)*
- access to Card Hub with FMUB's mobile app, which gives you these capabilities:
  - ◇ receive enhanced spending insights
  - ◇ see which merchants have your card on file
  - ◇ set debit card controls - *such as turn cards on or off if you think its lost or stolen*
  - ◇ receive alerts specific to your debit card spend
  - ◇ view your virtual card



# Understanding Your NEW Accounts at Farmers & Merchants Union Bank

The following pages contain important information that will outline what to expect in doing business with Farmers & Merchants Union Bank and how it will affect your specific account type.

The following information includes:

- Privacy Notice
- Terms and Conditions of Your Account
- Electronic Fund Transfers - Your Rights and Responsibilities
- Your Ability to Withdraw Funds
- Truth in Savings Disclosures
  - ◊ Simple Checking
  - ◊ Interest Checking
  - ◊ Money Market Checking
  - ◊ Savings
  - ◊ CD Certificate
  - ◊ IRA Certificate of Deposit

# Privacy Notice

Rev. 12/2010

## FACTS

### WHAT DOES FARMERS & MERCHANTS UNION BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account balances and Payment history</li> <li>• Credit history and Credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Farmers & Merchants Union Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Farmers & Merchants Union Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call (920) 623-4000 or go to <a href="http://www.fmub.bank">www.fmub.bank</a>	

# Privacy Notice, cont.

## Page 2

Who We Are	
Who is providing this notice?	Farmers & Merchants Union Bank
What We Do	
How does Farmers & Merchants Union Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to personal information to employees who need to know to provide products or services to you.</p>
How does Farmers & Merchants Union Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• Open an account or Deposit money</li><li>• Pay your bills or Apply for a loan</li><li>• Use your credit or debit card</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>Farmers &amp; Merchants Union Bank has no affiliates.</i></li></ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>Farmers &amp; Merchants Union Bank does not share with nonaffiliates so they can market to you.</i></li></ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Farmers &amp; Merchants Union Bank doesn't jointly market.</i></li></ul>

## TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Wisconsin and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as an agent. A beneficiary of a P.O.D. account is a party only after the account becomes payable to them by reason of their surviving the original payee. A minor may be a party to an account, subject to withdrawal restrictions of Wisconsin law. Unless the context indicates otherwise, "party" includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.



## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

### **WITHDRAWALS** -

**Generally** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

## TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

**Notice of withdrawal** - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

### **UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -**

**Generally** - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions. An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

**Determining your available balance** - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

**Overdrafts** - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Nonsufficient funds (NSF) fees** - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

**Payment types** - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection on the next page.

## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds availability** - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance** - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**Payment order of items** - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Our policy is to process Automatic Transfers - funds being pulled from the Deposit Account first, items deposited to your account that are returned to us unpaid, Wire Transfers and Teller Cash Withdrawals, by dollar amount - smallest to largest on the day they are processed second, Online Transfers third, Point of Sales and ATM Withdrawals fourth, Recurring Point of Sales fifth, ACH Debit including checks that are converted to electronic transactions - by dollar amount smallest to largest on the day they are processed sixth, Checks - by dollar amount smallest to largest on the day they are processed seventh and Manually Entered Transfers - Funds being pushed out of the Deposit Account. If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Single-Party Account** - Such an account is owned by one party.

**Joint Survivorship Account (Not As Tenants In Common)** - Such an account is issued in the name of two or more persons. Each of you intend that upon your death the balance in the account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

## TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

**Marital Account** - is an account established without the right of survivorship by two parties who claim to be husband and wife and is payable on request to either or both parties.

**Joint Account - No Survivorship (As Tenants In Common)** - This is an account, other than a Marital Account or Joint Survivorship Account, owned by two or more parties and payable on request to one of two or more parties. The parties do not intend (merely by opening this account) to create any right of survivorship in any other party. We encourage the parties to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

**Single Account or Joint Survivorship Account with P.O.D. Beneficiaries** - Pay-on-death beneficiaries acquire the right to withdraw only if: (1) all parties creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time.

**Marital Account with P.O.D. Beneficiaries** - Upon the death of either party, 50% of the funds on deposit are owned by the survivor and 50% are owned by the P.O.D. beneficiary(ies) named by the deceased party. If two or more beneficiaries are named by a party and survive the death of the party, they shall equally share the 50% that they own, without right of survivorship. The persons creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time.

We may require the consent of a joint owner for any transaction if we feel it is appropriate.

**BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS** - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**STOP PAYMENTS** - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order may lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.



## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**DIRECT DEPOSITS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If a joint or P.O.D. account requires the signatures of all of the parties for purposes of withdrawal then the account shall be subject to setoff to the extent of the net contributions of the debtor party to the account. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date. This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**AUTHORIZED AGENT** - An authorized agent is a person who by the terms of the account, has a present right, subject to request, to payment from the account on behalf of all of the parties to the account. The owner(s) do not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner(s) or beneficiaries, if any, other than by withdrawing funds from the account. The owner(s) are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owners' behalf.

The owner(s) may terminate the agency at any time. Unless the owner(s) provide otherwise, the agency is automatically terminated by the legal disability of an owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

**RESTRICTIVE LEGENDS OR ENDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

## TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

**CHECK PROCESSING** - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

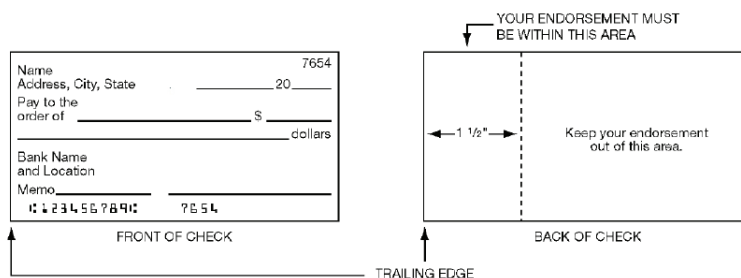
**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**STALE-DATED CHECKS** - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

**ENDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.



It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

### **ACCOUNT SECURITY -**

**Duty to protect account information and methods of access** - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**TELEPHONIC INSTRUCTIONS** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.



## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

**ADDRESS OR NAME CHANGES** - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**RESOLVING ACCOUNT DISPUTES** - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES** - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.



## **TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.**

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES** - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**REMOTELY CREATED CHECKS** - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

**UNLAWFUL INTERNET GAMBLING NOTICE** - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**TAX REPORTING AND BACKUP WITHHOLDING** - Federal law requires us to have a valid Social Security Number or Individual Taxpayer Identification Number for each Account so that we can correctly report the interest you have earned to the relevant tax authorities. In the case of a joint Account, interest earned will be reported under the Social Security Number or Individual Taxpayer Identification Number for the Primary Owner. Accordingly, you must certify your Social Security Number or Individual Taxpayer Identification Number during the online application process. If you do not provide us with and certify a valid Social Security Number or Individual Taxpayer Identification Number within the time period specified, we are required to withhold a percentage of the taxable interest that we pay to you. This withholding is commonly referred to as "Backup Withholding."

## ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- ◇ **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- ◇ **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- ◇ **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- ◇ **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Telephone Transfers - types of transfers** - You may access your account by telephone at (866) 377-6110 using your personal identification number, a touch tone phone, and your account numbers, to:

- ◇ transfer funds from checking to checking
- ◇ transfer funds from checking to savings
- ◇ transfer funds from savings to checking
- ◇ transfer funds from savings to savings
- ◇ transfer funds from loan accounts to checking or savings
- ◇ make payments from checking to loan accounts with us
- ◇ make payments from savings to loan accounts with us
- ◇ get information about:
  - checking account(s)
  - savings account(s)
  - deposits
  - certificate(s) and loan account(s)

## **ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES, cont.**

**ATM Transfers - types of transfers and dollar limitations** - You may access your account(s) by ATM using your Visa branded Debit Card or HSA Debit Card and personal identification number, to:

- ◇ make deposits to checking account(s)
- ◇ make deposits to savings account(s)
- ◇ get cash withdrawals from checking account(s) with an ATM card
  - you may withdraw no more than \$525.00 per day. You may not exceed \$3,025.00 per day with any combination of ATM transfers or Point-of-Sale transactions.
- ◇ get cash withdrawals from checking account(s)
- ◇ get cash withdrawals from savings account(s)
  - you may withdraw no more than \$525.00 per day. You may not exceed \$3,025.00 per day with any combination of ATM transfers or Point-of-Sale transactions.
- ◇ transfer funds from savings to checking account(s)
- ◇ transfer funds from checking to savings account(s)
- ◇ get information about:
  - checking account(s)
  - savings account(s)

Some of these services may not be available at all terminals.

**Types of Visa-branded Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- ◇ you may not exceed \$2,500.00 in transactions per day. You may not exceed \$3,025.00 per day with any combination of ATM Transfers or Point-of-Sale transactions.

**Types of HSA Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- ◇ you may not exceed \$2,500.00 in transactions per day. You may not exceed \$3,025.00 per day with any combination of ATM Transfers or Point-of-Sale transactions.

**Currency Conversion - Visa.** When you use your card with the Visa logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

**Important Additional Fee Notice:** Visa charges an International Service Assessment Fee on all International transactions. Therefore, transactions completed with your Visa card will be subject to an International Service Assessment (ISA) Fee of 1.400% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the ISA Fee will be 1.000% of the transaction amount. This fee is imposed by Visa and paid directly to Visa. FMUB does not retain any portion of this fee.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

## **ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES, cont.**

**Non- Visa Debit Transaction Processing.** Your card is enabled with non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) with or without using a PIN. The non-Visa debit network(s) for which such transactions are enabled include: Accel/Exchange network. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. \*(PIN-Debit Network is defined as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.)

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

**Visa Account Updater Notice of Right to Opt Out.** Your Visa Debit Card will be automatically enrolled in the free Visa, Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 920-623-4000 or mail us notice of your intention to opt out at 159 West James St., P.O. Box 226, Columbus, WI 53925. You must include your name, address, last 4 digits of your card number, and signature. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

**Computer Transfers - types of transfers** - You may access your account(s) by computer through the internet by logging onto our website at [www.fmub.bank](http://www.fmub.bank) and using your access ID, password, and security questions, to:

- ◇ transfer funds from checking to checking
- ◇ transfer funds from checking to savings
- ◇ transfer funds from savings to checking
- ◇ transfer funds from savings to savings
- ◇ make payments from checking to loan account(s) with us
- ◇ make payments from checking to third parties from online bill pay
- ◇ make payments from savings to loan account(s) with us
- ◇ get information about
  - checking account(s)
  - savings account(s)
  - certificate of deposit and loan account(s)

**Mobile Banking Transfers - types of transfers** - You may access your account(s) through the browser on your cell or mobile phone at [www.fmub.bank](http://www.fmub.bank) and using your access ID, password, and security questions, to:

- ◇ transfer funds from checking to checking
- ◇ transfer funds from checking to savings
- ◇ transfer funds from savings to checking
- ◇ transfer funds from savings to savings
- ◇ make payments from checking to loan account(s) with us
- ◇ make payments from checking to third parties through online bill pay
- ◇ make payments from savings to loan account(s) with us
- ◇ get information about:
  - checking account(s)
  - savings account(s)

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

## **ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES, cont.**

### **FEES**

- ◇ We do not charge for direct deposits to any type of account.
- ◇ We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

### **DOCUMENTATION**

- ◇ **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- ◇ **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (920) 623-4000 to find out whether or not the deposit has been made.
- ◇ **Periodic statements.**  
You will get a monthly account statement from us for your checking accounts.  
You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

### **PREAUTHORIZED PAYMENTS**

- ◇ **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:  
Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us with in 14 days after you call.  
Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.
- ◇ **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- ◇ **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### **FINANCIAL INSTITUTION'S LIABILITY**

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

### **CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained on pages 13 & 14 of this document.



## **ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES, cont.**

### **UNAUTHORIZED TRANSFERS**

#### **(a) Consumer liability**

- ◇ *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- ◇ *Additional Limit on Liability for Visa-branded Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa-branded Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA. Visa is a registered trademark of Visa International Service Association.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

### **ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**FARMERS AND MERCHANTS UNION BANK**

**159 W. JAMES ST., P.O. BOX 226**

**COLUMBUS, WISCONSIN 53925**

**Business Days: Monday through Friday, Excluding Federal Holidays**

**Phone: (920) 623-4000**

**MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST**

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**YOUR ABILITY TO WITHDRAW FUNDS**

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM that we own or operate before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM that we own or operate after close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**LONGER DELAYS MAY APPLY**

**Case-by-case delays.** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$6,725 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

## TRUTH-IN-SAVINGS DISCLOSURE: SIMPLE CHECKING

### SCHEDULE OF FEES AND CHARGES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum) .....	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee .....	\$10.00
ATM Transaction Fee .....	\$2.00
Cashier's Check Fee .....	\$3.00
Closing Checking Account within 90 Days Fee .....	\$20.00
Collection of Foreign Check Fee .....	\$25.00
Debit Card Replacement Fee.....	\$20.00
Deposited / Cashed Item Returned .....	\$10.00
Garnishee Summons / Levy Fee .....	\$50.00
Indemnity Bonds Fee .....	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day).....	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statements without Images Fee .....	\$5.00
Paper Statements with Images Fee .....	\$10.00
Per Item Copy Fee .....	\$5.00
Personal Money Order Fee .....	\$2.00
Printed Counter Checks Fee (per page).....	\$2.00
Statement Copies Fee .....	\$5.00
Stop Payment Fee.....	\$20.00
Wire In Fee	
Domestic Wire.....	\$20.00
International Wire .....	\$50.00
Wire Out Fee	
Domestic Wire.....	\$30.00
International Wire.....	\$75.00

### Additional Fees and Terms for this Account:

Two free copies of checks per statement period.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

The Bank reserves the right to convert a personal account to a business account when the account is being used for business purposes. Examples include when the printed checks for the account include a "doing business as" (d/b/a) designation or when the deposit being made to the account includes credit card drafts and/or checks made payable to a business. You will receive a notice regarding a conversion of your personal account to a business account.

The cost of checks, deposit slips and withdrawal tickets will vary depending upon the style selected and the quantity ordered.

## TRUTH-IN-SAVINGS DISCLOSURE: INTEREST CHECKING

**Rate Information** - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of May 12, 2025, the current rates are disclosed below.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account. This is a tiered account based on the following balances:

**Tier 1** - If your daily balance is more than \$1,000.00 but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.30% with an annual percentage yield of 0.30%.

**Tier 2** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be 0.40% with an annual percentage yield of 0.40%.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be imposed if the average daily balance for the statement cycle falls below \$1,000.00. 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.

Your periodic statement will itemize the service charge at the end of statement as "Minimum Balance Fees."

**This fee will not apply if you receive eStatements.**

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield. The period we use is statement period.

**Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is statement period.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### SCHEDULE OF FEES AND CHARGES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum) .....	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee .....	\$10.00
ATM Transaction Fee .....	\$2.00
Cashier's Check Fee .....	\$3.00
Closing Checking Account within 90 Days Fee .....	\$20.00
Collection of Foreign Check Fee .....	\$25.00
Debit Card Replacement Fee .....	\$20.00
Deposited / Cashed Item Returned .....	\$10.00
Garnishee Summons / Levy Fee .....	\$50.00
Indemnity Bonds Fee .....	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statements without Images Fee .....	\$5.00
Paper Statements with Images Fee .....	\$10.00

*Fees continued on next page*

### TRUTH-IN-SAVINGS DISCLOSURE: INTEREST CHECKING, cont.

Per Item Copy Fee .....	\$5.00
Personal Money Order Fee .....	\$2.00
Printed Counter Checks Fee (per page).....	\$2.00
Statement Copies Fee .....	\$5.00
Stop Payment Fee.....	\$20.00
Wire In Fee	
Domestic Wire .....	\$20.00
International Wire.....	\$50.00
Wire Out Fee	
Domestic Wire .....	\$30.00
International Wire.....	\$75.00

#### Additional Fees and Terms for this Account:

Two free copies of checks per statement period with check safekeeping.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

The Bank reserves the right to convert a personal account to a business account when the account is being used for business purposes. Examples include when the printed checks for the account include a "doing business as" (d/b/a) designation or when the deposit being made to the account includes credit card drafts and/or checks made payable to a business. You will receive a notice regarding a conversion of your personal account to a business account.

The cost of checks, deposit slips and withdrawal tickets will vary depending upon the style selected and the quantity ordered.



## TRUTH-IN-SAVINGS DISCLOSURE: MONEY MARKET CHECKING

**Rate Information** - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of May 12, 2025, the current rates are disclosed below.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account. This is a tiered account based on the following balances:

**Tier 1** - If your daily balance is more than \$4,999.99 but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.08% with an annual percentage yield of 0.08%.

**Tier 2** - If your daily balance is more than \$49,999.99 but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.33% with an annual percentage yield of 0.33%.

**Tier 3** - If your daily balance is more than \$99,999.99 but less than \$250,000.00, the interest rate paid on the entire balance in your account will be 0.58% with an annual percentage yield of 0.58%.

**Tier 4** - If your daily balance is more than \$249,999.99 but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be 1.33% with an annual percentage yield of 1.34%.

**Tier 5** - If your daily balance is more than \$999,999.99 but less than \$4,000,000.00, the interest rate paid on the entire balance in your account will be 2.08% with an annual percentage yield of 2.10%.

**Tier 6** - If your daily balance is more than \$3,999,999.99, the interest rate paid on the entire balance in your account will be 2.33% with an annual percentage yield of 2.36%.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be imposed if the average daily balance for the statement cycle falls below \$5,000.00. 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.

Your periodic statement will itemize this service charge at the end of the statement as "Minimum Balance Fee."

**This fee will not apply if you receive e-Statements.**

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield. The period we use is statement period.

**Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is statement period.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### SCHEDULE OF FEES AND CHARGES

#### Fees:

An excess transaction fee of \$5.00 will be charged for each debit transaction in excess of ten during each statement cycle.

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum) .....	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee .....	\$10.00
ATM Transaction Fee .....	\$2.00
Cashier's Check Fee .....	\$3.00
Closing Checking Account within 90 Days Fee .....	\$20.00
Collection of Foreign Check Fee .....	\$25.00
Debit Card Replacement Fee .....	\$20.00
Deposited / Cashed Item Returned .....	\$10.00
Garnishee Summons / Levy Fee .....	\$50.00

*Fees continued on next page*

## TRUTH-IN-SAVINGS DISCLOSURE: MONEY MARKET CHECKING, cont.

Indemnity Bonds Fee .....	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statements without Images Fee .....	\$5.00
Paper Statements with Images Fee .....	\$10.00
Per Item Copy Fee .....	\$5.00
Personal Money Order Fee .....	\$2.00
Printed Counter Checks Fee (per page) .....	\$2.00
Statement Copies Fee .....	\$5.00
Stop Payment Fee .....	\$20.00
Wire In Fee	
Domestic Wire .....	\$20.00
International Wire .....	\$50.00
Wire Out Fee	
Domestic Wire .....	\$30.00
International Wire .....	\$75.00

### Additional Fees and Terms for this Account:

Two free copies of checks per statement period with check safekeeping.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

The Bank reserves the right to convert a personal account to a business account when the account is being used for business purposes. Examples include when the printed checks for the account include a "doing business as" (d/b/a) designation or when the deposit being made to the account includes credit card drafts and/or checks made payable to a business. You will receive a notice regarding a conversion of your personal account to a business account.

## TRUTH-IN-SAVINGS DISCLOSURE: SAVINGS

**Rate Information** - As of May 12, 2025, the current interest rate on your account is 0.75% with an annual percentage yield of 0.75%. The interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

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

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$5.00 will be imposed if the average daily balance for the month falls below \$100.00. 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. The period we use is a monthly period.

Your periodic statement will itemize this service charge at the end of the statement as "Minimum Balance Fee."

This service charge will be waived for primary account holders 19 years old or younger.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The period we use is quarterly statement period.

**Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is quarterly statement period.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### SCHEDULE OF FEES AND CHARGES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum) .....	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee .....	\$10.00
ATM Transaction Fee .....	\$2.00
Cashier's Check Fee .....	\$3.00
Closing Savings Account within 90 Days Fee .....	\$20.00
Collection of Foreign Check Fee .....	\$25.00
Deposited / Cashed Item Returned .....	\$10.00
Garnishee Summons / Levy Fee .....	\$50.00
Indemnity Bonds Fee .....	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 Maximum Per Day) .....	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statement Fee* .....	\$5.00
Personal Money Order Fee .....	\$2.00
Statement Copies Fee .....	\$5.00
Stop Payment Fee .....	\$20.00

*Fees continued on next page*

## TRUTH-IN-SAVINGS DISCLOSURE: SAVINGS, cont.

Wire In Fee	
Domestic Wire .....	\$20.00
International Wire .....	\$50.00
Wire Out Fee	
Domestic Wire .....	\$30.00
International Wire .....	\$75.00

\*Paper Statement Fee will be waived when primary account holder is 19 years old or younger.

### Additional Fees and Terms for this Account:

You will receive a monthly statement from us unless there are no electronic transactions in a particular month. In any case, you will receive a statement quarterly.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

The Bank reserves the right to convert a personal account to a business account when the account is being used for business purposes. Examples include when the printed checks for the account include a "doing business as" (d/b/a) designation or when the deposit being made to the account includes credit card drafts and/or checks made payable to a business. You will receive a notice regarding a conversion of your personal account to a business account.

## TRUTH-IN-SAVINGS DISCLOSURE: CD CERTIFICATE

**Rate Information** - The interest rate and annual percentage yield (APY) will be the same interest rate and APY effective on the day your Certificate of Deposit (CD) is funded. This rate will be paid for the term specified at account opening. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

**Compounding frequency** - On terms of less than one year, interest will not be compounded. On terms one year or greater, interest will be compounded semi-annually.

**Crediting frequency** - On terms of less than one year, interest will be credited to your account at maturity. On terms one year or greater, interest will be credited to your account semi-annually and at maturity.

**Minimum balance to open the account** - The minimum balance to open this account will be determined by the account term. See current rate sheet for additional details.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### **Transaction limitations:**

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest semi-annually and at maturity.

**Time requirements** - The term for this account is determined from the date this account is opened.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- ◇ If your account has an original maturity of 7-31 days:  
The fee we may impose will equal all interest earned.
- ◇ If your account has an original maturity of 32 days - 91 days:  
The fee we may impose will equal 45 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity of 92 days - 182 days:  
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 183 days - 12 months:  
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 12 months - 18 months:  
The fee we may impose will equal 270 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 18 months - 24 months:  
The fee we may impose will equal 360 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 24 months - 30 months:  
The fee we may impose will equal 450 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 30 months - 36 months:  
The fee we may impose will equal 540 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 36 months - 48 months:  
The fee we may impose will equal 720 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 48 months:  
The fee we may impose will equal 900 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.



## TRUTH-IN-SAVINGS DISCLOSURE: CD CERTIFICATE, cont.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same as we offer on new time deposits on the maturity date, which have the same term, minimum balance (if any), and other features as the original time deposit.

You may prevent the automatic renewal if we receive notice (by phone, in person, or in writing) from you within the grace period, which is ten calendar days after maturity. During the grace period, you can withdraw the funds without penalty, change the term of the account without penalty, or change the amount of the deposit without penalty.

### SCHEDULE OF FEES AND CHARGES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee.....	\$10.00
Cashier's Check Fee.....	\$3.00
Indemnity Bonds Fee .....	\$15.00
Personal Money Order Fee .....	\$2.00
Statement Copies Fee.....	\$5.00
Wire In Fee	
Domestic Wire.....	\$20.00
International Wire .....	\$50.00
Wire Out Fee	
Domestic Wire.....	\$30.00
International Wire .....	\$75.00

## TRUTH-IN-SAVINGS DISCLOSURE: IRA CERTIFICATE OF DEPOSIT

**Rate Information** - The interest rate and annual percentage yield (APY) will be the same interest rate and APY effective on the day your Certificate of Deposit was funded. This rate will be paid for the term specified at account opening. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

**Compounding frequency** - On terms of less than one year, interest will not be compounded. On terms one year or greater, interest will be compounded semi-annually.

**Crediting frequency** - On terms of less than one year, interest will be credited to your account at maturity. On terms one year or greater, interest will be credited to your account semi-annually and at maturity.

**Minimum balance to open the account** - The minimum balance to open this account will be determined by the account term. See current rate sheet for additional details.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### **Transaction limitations:**

You may not make any deposits into your account before the maturity date.

Funds may be added to your account at maturity and for 10 days after the maturity date.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest semi-annually and at maturity.

**Time requirements** - The term for this account is stated at account opening.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- ◇ If your account has an original maturity of 92 days - 182 days:  
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 183 days - 12 months:  
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 12 months - 18 months:  
The fee we may impose will equal 270 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 18 months - 24 months:  
The fee we may impose will equal 360 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 24 months - 30 months:  
The fee we may impose will equal 450 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 30 months - 36 months:  
The fee we may impose will equal 540 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 36 months - 48 months:  
The fee we may impose will equal 720 days interest on the amount withdrawn subject to penalty.
- ◇ If your account has an original maturity greater than 48 months:  
The fee we may impose will equal 900 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same as we offer on new time deposits on the maturity date, which have the same term, minimum balance (if any), and other features as the original time deposit.

**TRUTH-IN-SAVINGS DISCLOSURE: IRA CERTIFICATE OF DEPOSIT, cont.**

You may prevent the automatic renewal if we receive notice (by phone, in person, or in writing) from you within the grace period, which is ten calendar days after maturity. During the grace period, you can withdraw the funds without penalty, change the term of the account without penalty, or change the amount of the deposit without penalty.

**SCHEDULE OF FEES AND CHARGES**

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee .....	\$10.00
Cashier's Check Fee .....	\$3.00
Indemnity Bonds Fee .....	\$15.00
Personal Money Order Fee .....	\$2.00
Statement Copies Fee .....	\$5.00
Wire In Fee	
Domestic Wire.....	\$20.00
International Wire .....	\$50.00
Wire Out Fee	
Domestic Wire.....	\$30.00
International Wire .....	\$75.00

**Additional Fees and Terms for this Account:**

- In case of the death or declaration of mental incompetence of the depositor, the funds may be withdrawn without penalty.
- If this is an IRA CD, you may be eligible for withdrawals without penalty.
- \*Other early withdrawal penalties and rules on deposits and withdrawals are imposed on the IRA under the Internal Revenue Code. Those penalties and rules are disclosed in the IRA documents provided to you by us.

