Terms following a 🗵 apply only if checked.			
Acct: PERSONAL CHECKING	Acct #: 1	Date: MA	RCH 05, 2024
The interest rate and annual percentage yield starrate and yield information please call us at	ted below are accurate as of the dat	e printed above. If you	would like more current
This disclosure contains the rules which govern your used in this disclosure should be construed so that t			
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield		rate unless we first giv	
We will not decrease these rates unless we first	give you at least 30 days notice in w	vriting.	
☐ VARIABLE RATE ☐ The interest rate for your account is rate and annual percentage yield may change. ☐ The interest rate and annual percentage yield percentage yield for these tiers may change.	% with an annual percentage for your account depend upon the a	•	%. Your interest interest rate and annual
Determination of Rate.  At our discretion, we may change the interest.  The interest rate for your account.	t rate on your account.		
☐ The fixed initial rate is not determined by this ☐ The initial interest rate on your account	rule.		
Subsequent rates			
Frequency of Rate Change.  We may change the interest rate on your accommodate your initial interest rate will not change.  We may change the interest rate on your account			thereafter.
Limitations on Rate Changes.  The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Require	ments		
☐ To Open the Account. You me	ust deposit at least \$	to open this accoun	t.
☐ To Avoid Imposition of Fees.			
To avoid the imposition of the		you must meet	following requirements:
□a	of \$	will be imposed every	3 .
if the balance in the account f	alls below \$	any day of the	,
LA	of \$	will be imposed every	
if the average daily balance fo			ls below \$ .
The average daily balance is c the number of days in the peri		incipal in the account for each day of th $\dot{}$	e period and dividing that figure by
To avoid the imposition of the		you must meet	following requirements:
□A	of \$	will be imposed for	
	k paid, automatic transfer day of the	or payment out of your account) if the b	palance in the account falls below
□A	of \$	will be imposed for	
transaction (withdrawal, chec	k paid, automatic transfer	or payment out of your account) if the a	everage daily balance for the
			average daily balance is calculated
by adding the principal in the a The period we use is	account for each day of th	e period and dividing that figure by the r	number of days in the period.
☐ To Obtain the Annual Percenta	age Yield Disclosed.		
You must maintain a minim	•	in the account each day	to obtain the disclosed annual
percentage yield.			, is a second annual
You must maintain a mínim	um average daily balance	of \$ to obtain	the disclosed annual percentage
yield. The average daily baland	e is calculated by adding	the principal in the account for each day	
figure by the number of days i			
☐ To Maintain the Account.			
You must maintain a minim	um balance of \$	in the account each day	y. If you do not maintain this
minimum balance, your accou			, in you do not maintain this
You must maintain a minim			ount. If you do not maintain this
		ozen or closed. The average daily balance	
		lividing that figure by the number of days	
Compounding and Crediting	g		
Frequency. Interest		be compounded	
Interest will be		•	·
Effect of Closing an Account. accrued interest.	If you close your account	before interest is credited, you	receive the

Balance Computation N	lethod	
Daily Balance Method. We periodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the	average daily balance in the acco	palance method to calculate interest on your account. This method bunt for the period. The average daily balance is calculated by adding the g that figure by the number of days in the period. The period we use is
Accrual of Interest on I	Noncash Deposits	
☐ Interest begins to accrue n☐ Interest begins to accrue	o later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (fo	or example, checks).	
Bonuses		
☐You will		
as a bonus	. 🗆 You must main	tain a minimum
of \$ To earn the bonus,	to obtain the bonus.	
Transaction Limitations		
☐The minimum amount you	may deposit is \$	
The minimum amount you		
☐ During any		, you may not make more than
		hird party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
☐You may only make	deposits into your account ea	ch statement cycle.
You may only make	ATM	your account each statement cycle.
You may only make	preauthorized transfers	your account each statement cycle.

Free Checking
A non-interest bearing checking account for consumers with no monthly service charges, no minimum balance and unlimited checkwriting capabilities.
Personalized printed checks may be purchased through us or a vendor of your choice.

Terms following a 🗵 apply only if checked.			
Acct: NOW - PERSONAL	Acct #: 1	Date: MA	RCH 05, 2024
The interest rate and annual percentage yield starate and yield information please call us at (218	ated below are accurate as of the date (	printed above. If you	would like more current
This disclosure contains the rules which govern you used in this disclosure should be construed so that			
☐FIXED RATE			
☐ The interest rate for your account is	% with an annual percentage y	ield of	%. We will pay this
rate	. We will not decrease this ra	te unless we first giv	
notice in writing.			
☐ The interest rate and annual percentage yield	for your account depend upon the app	licable rate tier. We v	will pay these rates
We will not decrease these rates unless we first	t give you at least 30 days notice in wri	ting.	•
<b>E</b> VARIABLE RATE			
The interest rate for your account is rate and annual percentage yield may change.	% with an annual percentage y	rield of	%. Your interest
The interest rate and annual percentage yield percentage yield for these tiers may change.	for your account depend upon the app	licable rate tier. The	interest rate and annual
Determination of Rate.			
At our discretion, we may change the interes	st rate on your account.		
☐ The fixed initial rate is not determined by this	s rule.		
☐ The initial interest rate on your account			
Subsequent rates			
Frequency of Rate Change.			
We may change the interest rate on your acc	count		
Your initial interest rate will not change			
We may change the interest rate on your account	nt at that time and		thereafter.
Limitations on Rate Changes.			
The interest rate for your account will not	by more than	each	
The interest rate will not be less than	% or more than	%.	
The interest rate will not			
the interest rate initially disclosed to you.			

Minimum Balance Requ	irements		
▼To Open the Account. You	ı must deposit at least \$ 1,	500.00 to open this a	ccount.
▼ To Avoid Imposition of Fee	98.		
To avoid the imposition of the	e debit item fee of\$	you must meet the will be imposed every	following requirements:
if the balance in the accou A fee if the average daily balanc	of \$ .20 e for the month	any day of the will be imposed every	falls below \$ 1,500.00 .
_	is calculated by adding the p period. The period we use is		y of the period and dividing that figure by
To avoid the imposition of the	of \$	you must meet will be imposed for	following requirements:
transaction (withdrawal, c \$ \[ \] A	heck paid, automatic transfer any day of the of \$ heck paid, automatic transfer	will be imposed for ror payment out of your account)	
by adding the principal in The period we use is			. The average daily balance is calculated by the number of days in the period.
yield. The average daily be	ninimum balance of \$ ninimum average daily balanc	e of \$ 500.00 to g	ach day to obtain the disclosed annual obtain the disclosed annual percentage ach day of the period and dividing that
You must maintain a m	ccount may be frozen or close ninimum average daily balanc llance, your account may be	ed. e of \$ in t frozen or closed. The average daily	ach day. If you do not maintain this the account. If you do not maintain this balance is calculated by adding the of days in the period. The period we use is
Compounding and Cree Frequency. Interest will be paid mon	1	be compounded monthly	
Effect of Closing an Acco	unt. If you close your accoun	nt before interest is credited, you	will receive the

Balance Computation Me	ethod	
Daily Balance Method. We uperiodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the av	verage daily balance in the accou	alance method to calculate interest on your account. This method unt for the period. The average daily balance is calculated by adding the that figure by the number of days in the period. The period we use is
Accrual of Interest on N	oncash Deposits	
		receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for	example, checks).	
Bonuses		
☐ You will as a bonus of \$ ☐ To earn the bonus,	. □You must maint to obtain the bonus.	tain a minimum
Transaction Limitations		
	may withdraw is \$ other account of yours or to a the	. , you may not make more than hird party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
You may only make You may only make You may only make	deposits into your account ea ATM preauthorized transfers	ch statement cycle. your account each statement cycle. your account each statement cycle.

TIERED RATES THAT APPLY TO THIS ACCOUNT:

DAILY BALANCE 0 - \$499.99 \$500.00 & ABOVE

RATE APY

.00 % .25 %

.00 %

If your average daily balance falls below \$500.00 in the monthly statement cycle, we will impose a service charge fee of \$8.00 every statement cycle. If your average daily balance is at least \$500.00 during the monthly statement cycle but falls below \$1500.00 average daily balance during the monthly statement cycle, we will impose a service charge fee of \$6.00 every statement cycle. cycle.

#### GRAND MARAIS STATE BANK GRAND MARAIS MAIN OFFICE PO BOX 100, 211 E HWY 61

GRAND MARAIS, MN 55604 (218) 387-2441

Terms following a 🗵 apply only if checked.			
Acct: MIGHTY MOOSE SAVERS CLUB	Acct #: 1	Date:	MARCH 05, 2024
The interest rate and annual percentage yield stated rate and yield information please call us at (218)	below are accurate as of the date 387-2441 .	a printed above. If	you would like more curren
This disclosure contains the rules which govern your do used in this disclosure should be construed so that the			
FIXED RATE			
☐ The interest rate for your account is	% with an annual percentage	yield of	%. We will pay this
rate	. We will not decrease this i	ate unless we first	
notice in writing.			
The interest rate and annual percentage yield for	your account depend upon the ap	oplicable rate tier.	We will pay these rates
We will not decrease these rates unless we first giv	ve you at least 30 days notice in w	riting.	
<b>≦</b> VARIABLE RATE			
The interest rate for your account is 1.30	0/ with an annual narranters	TO:	1 0/ V
rate and annual percentage yield may change.	% with an annual percentage	yield of 1.3	1 %. Your interest
The interest rate and annual percentage yield for	your account depend upon the ar	valiandla rata tiar	The interest rate and encycl
percentage yield for these tiers may change.	your account depend apon the ap	pricable rate tier.	THE INTERESTRACE AND ANNUAL
Determination of Rate.			
At our discretion, we may change the interest rate. The interest rate for your account	ite on your account.		
ine interest rate for your account		•	
The fixed initial rate is not determined by this rul	la.		
The initial interest rate on your account			
Subsequent rates			
Frequency of Rate Change.			
We may change the interest rate on your accoun	nt		
Your initial interest rate will not change			
We may change the interest rate on your account a	t that time and		thereafter.
Limitations on Rate Changes.			
The interest rate for your account will not	by more than	each	
The interest rate will not be less than	% or more than	%.	
The interest rate will not			
the interest rate initially disclosed to you.			

Minimum Balance Requirements		
To Open the Account. You must deposit at lea	ast \$ to open this account.	
☐ To Avoid Imposition of Fees.		
To avoid the imposition of the	you must meet	following requirements:
□ A of \$	will be imposed every	
if the balance in the account falls below \$	any day of the	
□A of \$	will be imposed every	
if the average daily balance for the	1-1	s below \$ .
The average daily balance is calculated by add	ding 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 v	we use is .	
To avoid the imposition of the	you must meet	following requirements:
A of \$	will be imposed for	
transaction (withdrawal, check paid, automati \$ any day of the	ic transfer or payment out of your account) if the b	alance in the account falls below
A of \$	will be imposed for	•
	ic transfer or payment out of your account) if the a	verage daily halance for the
transaction (withdrawar, check paid, automati		verage daily balance is calculated
by adding the principal in the account for each	h day of the period and dividing that figure by the n	9 ,
The period we use is	·	
☐ To Obtain the Annual Percentage Yield Disclo	sed.	
You must maintain a minimum balance of	\$ in the account each day	to obtain the disclosed annual
percentage yield.		
You must maintain a minimum average da	ily balance of \$ to obtain t	the disclosed annual percentage
yield. 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. Th	ne period we use is	•
☐ To Maintain the Account.		
You must maintain a minimum balance of	\$ in the account each day	. If you do not maintain this
minimum balance, your account may be froze	n or closed.	
You must maintain a minimum average da	,	ount. If you do not maintain this
	t may be frozen or closed. The average daily balanc	
principal in the account for each day of the pe	eriod and dividing that figure by the number of days	s in the period. The period we use is
Compounding and Crediting		
₹ Frequency. Interest will	be compounded quarterly	
Interest will be paid quarterly	, <del></del>	
₹ Effect of Closing an Account. If you close you	ur account before interest is credited, you will	receive the
accrued interest.		

Balance Computation M	ethod	
Daily Balance Method. We periodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the a	verage daily balance in the acco	valance method to calculate interest on your account. This method bunt for the period. The average daily balance is calculated by adding the g that figure by the number of days in the period. The period we use is
Accrual of Interest on N	loncash Deposits	
☐ Interest begins to accrue no☐ Interest begins to accrue	o later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (fo	r example, checks).	
Bonuses		
☐ You will as a bonus of \$ ☐ To earn the bonus,	. You must maint to obtain the bonus.	tain a minimum
Transaction Limitations		
The minimum amount you		
☐ The minimum amount you	may withdraw is \$	
During any	other account of volve or to a t	, you may not make more than hird party by means of a preauthorized or automatic transfer or telephone
	·	bit card or similar order to a third party.
☐You may only make	deposits into your account ea	ch statement cycle.
You may only make	ATM	your account each statement cycle.
You may only make	preauthorized transfers	your account each statement cycle.

#### Additional Terms

Mighty Moose Savers Club: (age 12 and under)

No fees Prizes earned by reaching savings goals. Combination of prizes may exceed \$10.00. "Bonus" Minimum balance to obtain "Bonus": \$325.00

#### GRAND MARAIS STATE BANK

GRAND MARAIS MAIN OFFICE PO BOX 100, 211 E HWY 61 GRAND MARAIS, MN 55604 (218) 387-2441

Terms following a 🗵 apply only if checked.			
Acct: SAVINGS ACCOUNT	Acct #: 1	Date: N	MARCH 05, 2024
oxtimes The interest rate and annual percentage yield state rate and yield information please call us at $$ (218)		printed above. If yo	ou would like more current
This disclosure contains the rules which govern your c used in this disclosure should be construed so that the	·		• • • • • • • • • • • • • • • • • • • •
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield for	% with an annual percentage.  . We will not decrease this report your account depend upon the ap	ate unless we first ç	
We will not decrease these rates unless we first gi	ve you at least 30 days notice in w	riting.	
VARIABLE RATE ★ The interest rate for your account is 1.30 rate and annual percentage yield may change. The interest rate and annual percentage yield for percentage yield for these tiers may change.			%. Your interest
Determination of Rate.  At our discretion, we may change the interest r  The interest rate for your account	ate on your account.		
☐ The fixed initial rate is not determined by this ru☐ The initial interest rate on your account	ale.		
Subsequent rates			
Frequency of Rate Change.  We may change the interest rate on your account your initial interest rate will not change.  We may change the interest rate on your account your may change the interest rate on your account.			thereafter.
Limitations on Rate Changes.  The interest rate for your account will not  The interest rate will not be less than  The interest rate will not  the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Requirem	ents		
☐ To Open the Account. You mus	t deposit at least \$	to open this a	ccount.
▼ To Avoid Imposition of Fees.			
To avoid the imposition of the SE  A  if the balance in the account fal	of \$	fee you must meet the will be imposed every any day of the	following requirements:
★ A fee if the average daily balance for a second large daily balance	of \$2.00		monthly statement cycle falls below \$ 200.00 .
The average daily balance is cal the number of days in the period	culated by adding the		y of the period and dividing that figure by .
To avoid the imposition of the		you must meet	following requirements:
ΠA	of \$	will be imposed for	
	paid, automatic trans lay of the	fer or payment out of your account)	if the balance in the account falls below .
□ A	of \$	will be imposed for	
	•	14.0 20.0	. The average daily balance is calculated
by adding the principal in the ac The period we use is	ecount for each day o	f the period and dividing that figure b	by the number of days in the period.
To Obtain the Annual Percentage You must maintain a minimum percentage yield.		in the account e	ach day to obtain the disclosed annual
You must maintain a minimuyield. The average daily balance figure by the number of days in	is calculated by add	ing the principal in the account for ea	obtain the disclosed annual percentage ach day of the period and dividing that .
☐ To Maintain the Account.			
You must maintain a minimu minimum balance, your accoun			ach day. If you do not maintain this
You must maintain a minimum average daily balance principal in the account for eac	, your account may b	e frozen or closed. The average daily	the account. If you do not maintain this y balance is calculated by adding the of days in the period. The period we use is
	•		
Compounding and Creditin	g		
Frequency. Interest will Interest will be paid quarte	rly	be compounded quarter	rly .
Effect of Closing an Account.	f you close your acco	ount before interest is credited, you	will receive the

Balance Computation M	letnod	
Daily Balance Method. We periodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the a	average daily balance in the acco	palance method to calculate interest on your account. This method bunt for the period. The average daily balance is calculated by adding the g that figure by the number of days in the period. The period we use is
Accrual of Interest on I	Noncash Deposits	
Interest begins to accrue n	o later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (fo	or example, checks).	
Bonuses		
☐You will		
as a bonus	. 🗌 You must main	tain a minimum
of \$ To earn the bonus,	to obtain the bonus.	
Transaction Limitations	1	
☐ The minimum amount you	may deposit is \$	
☐ The minimum amount you	may withdraw is \$	•
During any		, you may not make more than
	•	third party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
You may only make	deposits into your account ea	ich statement cycle.
You may only make	ATM	your account each statement cycle.
You may only make	preauthorized transfers	your account each statement cycle.

Fees: An excess withdrawal fee of \$1.00 will be charged for each withdrawal in excess of three during a month.

Terms following a 🗵 apply only if checked.		7		
Acct: SUPERIOR GOLD CHECKING	Acct #: 1	Date:	MARCH 05,	2024
The interest rate and annual percentage yield stated rate and yield information please call us at	below are accurate as of the date	printed above. If y	you would like i	more current
This disclosure contains the rules which govern your deused in this disclosure should be construed so that the	•		-	phrases
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield for	% with an annual percentage . We will not decrease this r your account depend upon the ap	ate unless we first	give you at lea	·
We will not decrease these rates unless we first giv	re you at least 30 days notice in w	riting.		·
☐ VARIABLE RATE ☐ The interest rate for your account is rate and annual percentage yield may change. ☐ The interest rate and annual percentage yield for percentage yield for these tiers may change.  Determination of Rate.	% with an annual percentage			interest e and annual
At our discretion, we may change the interest ra	ite on your account.			
☐ The fixed initial rate is not determined by this rul☐ The initial interest rate on your account	le.			,
Subsequent rates				
Frequency of Rate Change.  We may change the interest rate on your accourty Your initial interest rate will not change.  We may change the interest rate on your account a				thereafter.
Limitations on Rate Changes.  The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.		

Minimum Balance Requirements		
☐ To Open the Account. You must deposit at least \$	to open this account	t.
To Avoid Imposition of Fees.		
To avoid the imposition of the	you must meet will be imposed every	following requirements:
if the balance in the account falls below \$	any day of the will be imposed every	•
if the average daily balance for the	•	Is below \$ .
The average daily balance is calculated by adding the prince the number of days in the period. The period we use is		
To avoid the imposition of the	you must meet	following requirements:
□A of \$	will be imposed for	
transaction (withdrawal, check paid, automatic transfer or \$ any day of the	payment out of your account) if the b	palance in the account falls below
☐ A of \$	will be imposed for	
transaction (withdrawal, check paid, automatic transfer or falls b		average daily balance for the average daily balance is calculated
by adding the principal in the account for each day of the The period we use is	period and dividing that figure by the I	number of days in the period.
☐ To Obtain the Annual Percentage Yield Disclosed.		
You must maintain a minimum balance of \$ percentage yield.	in the account each da	y to obtain the disclosed annual
You must maintain a minimum average daily balance of		the disclosed annual percentage
yield. The average daily balance is calculated by adding th figure by the number of days in the period. The period we		y of the period and dividing that .
☐ To Maintain the Account.		
You must maintain a minimum balance of \$ minimum balance, your account may be frozen or closed.	in the account each da	y. If you do not maintain this
You must maintain a minimum average daily balance o	f \$ in the acc	count. If you do not maintain this
minimum average daily balance, your account may be froz principal in the account for each day of the period and div	•	• •
Compounding and Crediting		
Frequency. Interest Interest will be	be compounded	
Effect of Closing an Account. If you close your account be accrued interest.	efore interest is credited, you	receive the

Balance Computation Method
Daily Balance 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.
Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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 .
Accrual of Interest on Noncash Deposits
☐ Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). ☐ Interest begins to accrue
you deposit noncash items (for example, checks).
Bonuses
☐ You will as a bonus . ☐ You must maintain a minimum of \$ to obtain the bonus. ☐ To earn the bonus,
Transaction Limitations
The minimum amount you may deposit is \$ The minimum amount you may withdraw is \$ During any , you may not make more than withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
You may only make deposits into your account each statement cycle.  You may only make ATM your account each statement cycle.  You may only make preauthorized transfers your account each statement cycle.

Free Checking A non-interest bearing checking account for consumers with no monthly service charges, no minimum balance and unlimited checkwriting capabilities. Customer must purchase checks

Superior Gold checking for those 55 years and over have the following additional benefits at no charge:
Money Orders & Cashier's Checks
Visa or Mastercard Cash Advances
Faxes
Notary Service
First Order of Exclusive Checks
Photocopies

	outmigo biooloo	ai o	
Terms following a 🗵 apply only if checked.			
Acct: SUPERIOR GOLD NOW CHECKING	Acct #: 1	Date: MAF	RCH 05, 2024
The interest rate and annual percentage yield state rate and yield information please call us at (218)	od below are accurate as of the date 387-2441 .	printed above, If you v	would like more current
This disclosure contains the rules which govern your of used in this disclosure should be construed so that the			
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield for	% with an annual percentage . We will not decrease this r or your account depend upon the ap	ate unless we first give	
We will not decrease these rates unless we first gi	ive you at least 30 days notice in w	riting.	
VARIABLE RATE ☐ The interest rate for your account is rate and annual percentage yield may change. ★☐ The interest rate and annual percentage yield for percentage yield for these tiers may change.	% with an annual percentage or your account depend upon the ap		%. Your interest
Determination of Rate.  At our discretion, we may change the interest r  The interest rate for your account	ate on your account.		
☐ The fixed initial rate is not determined by this ru☐ The initial interest rate on your account	ule.		
Subsequent rates			
Frequency of Rate Change.  We may change the interest rate on your accounty Your initial interest rate will not change.  We may change the interest rate on your accounts.			thereafter.
Limitations on Rate Changes.  The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Require	ements		
<b>₹</b> To Open the Account. You n	nust deposit at least \$ 1,	500.00 to open this a	ccount.
₹ To Avoid Imposition of Fees			
To avoid the imposition of the	of \$	you must meet the will be imposed every	following requirements:
if the balance in the account A fee if the average daily balance	of \$ .20	any day of the will be imposed every	debit falls below \$ 1,500.00 .
<u> </u>	calculated by adding the p		y of the period and dividing that figure by .
To avoid the imposition of the	of \$	you must meet will be imposed for	following requirements:
\$ ar	ny day of the		if the balance in the account falls below
	fall	ls below \$	if the average daily balance for the . The average daily balance is calculated
by adding the principal in the The period we use is	e account for each day of t	he period and dividing that figure b	by the number of days in the period.
To Obtain the Annual Percer You must maintain a min percentage yield. You must maintain a min yield. The average daily bala figure by the number of day:	imum balance of \$ imum average daily balance nce is calculated by adding	e of \$ 500.00 to g	obtain the disclosed annual obtain the disclosed annual percentage ach day of the period and dividing that
To Maintain the Account.  You must maintain a min minimum balance, your account.  You must maintain a min minimum average daily balar	imum balance of \$ bunt may be frozen or close imum average daily balance nce, your account may be f	in the account ea ed. e of \$ in t frozen or closed. The average daily	ach day. If you do not maintain this the account. If you do not maintain this balance is calculated by adding the of days in the period. The period we use is
Compounding and Credi	ting		
Frequency. Interest will Interest will be paid mont	nly	be compounded monthly	· ·
Effect of Closing an Account accrued interest.	t. If you close your accoun	t before interest is credited, you	will receive the

Balance Computation	Method	
☑Daily Balance Method. W periodic rate to the principa	Ve use the daily balance method to I in the account each day.	calculate the interest on your account. This method applies a daily
applies a periodic rate to the	e average daily balance in the acco	palance method to calculate interest on your account. This method punt for the period. The average daily balance is calculated by adding the g that figure by the number of days in the period. The period we use is
Accrual of Interest on	Noncash Deposits	
☐ Interest begins to accrue ☐ Interest begins to accrue	e no later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items	(for example, checks).	
Bonuses		
☐You will		
as a bonus	. 🗆 You must main	tain a minimum
of \$ To earn the bonus,	to obtain the bonus.	
Transaction Limitation	18	
☐The minimum amount yo	ou may deposit is \$	
The minimum amount yo	ou may withdraw is \$	
☐ During any		, you may not make more than
		hird party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
You may only make	deposits into your account ea	ch statement cycle.
You may only make	ATM	your account each statement cycle.
You may only make	preauthorized transfers	your account each statement cycle.

TIERED RATES THAT APPLY TO THIS ACCOUNT:

DAILY BALANCE \$ 0 - \$499.99 \$500.00 & ABOVE RATE APY

.00

% .00 % % .25 %

If your average daily balance falls below \$500.00 in the monthly statement cycle, we will impose a service charge fee of \$8.00 every statement cycle. If your average daily balance is at least \$500.00 during the monthly statement cycle but falls below \$1500.00 average daily balance during the monthly statement cycle, we will impose a service charge fee of \$6.00 every statement cycle.

Superior Gold Now checking for those 55 years and over have the following additional benefits at no charge:
Money Orders & Cashier's Checks
Visa or Mastercard Cash Advances
Faxes
Notary Service
First Order of Exclusive Checks
Photocopies