

This is important information about your account with:

First State Bank of Bigfork
400 Main Ave
PO Box 257
Bigfork, MN 56628
218-743-3145

KASASA CASH

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 1.9800% with an annual percentage yield of 2.00%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$25.00.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. The following additional terms apply to this account: Kasasa Cash Account Addendum to Truth in Savings: When the qualifications are met during a monthly cycle, balances over \$7,500 earn 0.25% on the portion of the balance over \$7,500.00, resulting in a range from 2.00% to 0.37% APY. Additional Rate Information To receive the stated interest rate the *Qualifying conditions must be met. See Additional Terms for Qualifying conditions. REWARDS: ATM fees, up to \$10.00 per statement cycle, are refunded if qualifying conditions are met. (\$4.99 maximum per ATM transaction fee refund.) An ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees \$5.00 or higher. If you chose to transfer your earnings to a Saver account, your ATM rewards will also be transferred to the Saver Account. Additional Terms the following additional terms apply to this account: Cash Back and ATM Rewards are based on meeting the following QUALIFYING CONDITIONS: Twelve (12) Debit Card purchases that post and settle per statement cycle, One (1) ACH (Auto Clearing House) debit or credit posted per statement cycle, Receive Electronic Statements, Access Online Banking each month. If the QUALIFYING CONDITIONSA are not met, the account will earn a base interest rate of .05% APY.STATEMENT CYCLE Statements are printed on the 3rd Wednesday of each month.First State Bank of Bigfork reserves the right to determine if the account is being maintained for a purpose other than day-today, primary use. Accountholders who persist in making debit card transactions in calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a Kasasa In Control if the accounts fails to qualify for 6 consecutive statement cycles.