
REGULAR SAVINGS TRUTH IN SAVINGS DISCLOSURE

Rate Information

For current rates, call 335-5200 or toll-free 800-339-1160.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting

Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements

There are no minimum balance requirements to open the account.

A service charge of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month. This charge is waived for customers under 26 years of age. This charge will also be waived every month if a recurring automatic internal transfer(s) totaling at least \$25.00 is established and conducted each month from a personal checking account at The First National Bank in Sioux Falls. This service charge will not be waived and the service charge will be imposed if the transfer(s) is cancelled or does not occur during each month.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

Accrual of Interest on Noncash Deposits

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

Fees and Charges

The following fees and charges may be assessed against your account:

| | |
|---------------------------------|----------------------------------|
| Stop Pay Charge | \$33.00 per request |
| Returned Item Fee | \$4.00 per item |
| Re-deposit of Returned Item Fee | \$1.00 per item |
| Dormant Account Fee | \$7.50 per month |
| Invalid Address Fee | \$7.50 per month |
| Deposited Item Copy Fee | \$3.00 per copy |
| Wire Transfer Fee | \$20.00 |
| International Wire Transfer Fee | \$50.00 |
| Collection Fee | \$30.00 per item |
| Canadian Check Processing Fee | \$10.00 per check + exchange fee |

Transaction Limitations

You may make an unlimited number of deposits into your account each month. You may make an unlimited number of withdrawals or transfers from your savings account by any method until further notice.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.