REWARDS CHECKING
TRUTH IN SAVINGS DISCLOSURE

Rewards Checking is a checking account that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when minimum qualifications are met during the account's Monthly Qualification Cycle.

Account Details

Minimum Balance Requirements
You must deposit $100.00 to open this account.

Qualification Information
To earn your rewards, the following criteria must be met during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH credit, or ACH payment transaction each Monthly Qualification Cycle
- At least 12 PIN-based or signature-based debit card purchases that post and settle each Monthly Qualification Cycle
- Be enrolled in and have agreed to receive eStatements and disclosures rather than paper statements

Note: Account transactions and activities may take one or more days to post and settle to the account. Transactions must post and settle during the Monthly Qualification Cycle in order to qualify for the account rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by First National Bank as a single transaction count as a single transaction for the purpose of earning account rewards.

Definitions

- Monthly Qualification Cycle – means a period beginning the first business day of the month through the last business day of the month.
- Business Day – means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.
- Statement Cycle – means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Our Monthly Qualification Cycle dates are the same as our Statement Cycle dates.

Reward Information

When your Rewards account qualifications are met during a Monthly Qualification Cycle, you will receive cash back on debit card purchases that post and settle to the account during that Monthly Qualification Cycle period. A maximum of $8.00 in cash back payments may be earned per Monthly Qualification Cycle based on the tiers below:

- When you spend more than $0.99 but less than $50.00, you will receive $2.00 in cash back.
- When you spend more than $49.99 but less than $100.00, you will receive $3.00 in cash back.
- When you spend more than $99.99 but less than $150.00, you will receive $4.00 in cash back.
- When you spend more than $149.99 but less than $200.00, you will receive $6.00 in cash back.
- When you spend more than $199.99, you will receive $8.00 in cash back.

You will receive reimbursement up to $20.00 for nationwide ATM withdrawal fees incurred within your account during the Monthly Qualification Cycle in which you qualified.

When your Rewards account qualifications are not met, no cash back payments will be made, and ATM withdrawal fees will not be refunded.

Cash back payments and nationwide ATM withdrawal fees reimbursements will be credited to your account on the last day of the current statement cycle.

Rewards are variable and may change after the account is opened. If the account is closed before rewards are credited, you will forfeit the rewards.

No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

Fees and Charges

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

NSF Return Fee	$20.00 per item
Per Day Maximum	$60.00
NSF Paid Fee*	$30.00 per item
Per Day Maximum	$90.00
Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
Check Copy Fee	$3.00 per copy
Deposited Item Copy Fee	$3.00 per copy
Incoming Domestic Wire Transfer Fee	$20.00
Incoming International Wire Transfer Fee	$25.00
Outgoing Domestic Wire Transfer Fee	$35.00
Outgoing International Wire Transfer Fee	$55.00
Outgoing Domestic Wire Template Fee	$25.00
Outgoing International Wire Template Fee	$55.00
Returned Wire Transfer Fee	$6.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

Cost for check printing varies depending on the style of checks ordered.

*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

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.

ACCOUNT LIMITATIONS: The Rewards account is available for consumer accounts only. Only one account may be opened per Primary Account Owner (the individual providing their Tax ID number for any tax reporting). The First National Bank in Sioux Falls reserves the right to cancel the program at any time.