
FOX RIVER STATE BANK

HEALTH SAVINGS ACCOUNT TRUTH IN SAVINGS DISCLOSURE

This disclosure contains the rules which govern your deposit account. We reserve the right to at any time require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

Minimum Opening Balance

- No minimum opening deposit required.

Minimum Balance Requirements

- No minimum balance required to maintain. No monthly maintenance fees.
- To obtain the annual percentage yield see current rate sheet.
- The period we use is 365/365 days

Variable Rate

- The interest rate and annual percentage yield for your account can be found on our current rate sheet. The interest rate and annual percentage yield may change at our discretion at any time. If you would like more information on the rate or yield please call us at 262-767-8600.
- The period we use to calculate is 365/365 days

Compounding and Crediting

- Frequency of interest will be compounded and credited each monthly cycle.
- If you close your account before interest is credited, you will not receive the accrued interest.

Balancing 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 to compute your balance is 365/365 days

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).

Additional Terms

- There is a one-time set up fee of \$25.00 to establish the account. You may avoid this one-time fee by maintaining an active checking account with us.

Fox River State Bank -Burlington Lobby Hours:
241 E Jefferson St Burlington WI 53105
Monday thru Thursday 8:00 AM to 5:00 PM
Friday 8:00 AM to 6:00 PM
Saturday 9:00 AM to 12:00 PM
Phone: 262-767-8600

Fox River State Bank -Lake Geneva Lobby Hours:
500 Interchange Suite 105
Lake Geneva WI 53147
Monday thru Friday 8:00 AM to 5:00 PM
Saturday 9:00 AM to 12:00 PM
Phone: 262-767-8600

Effective as of 02/01/2017