
FOX RIVER STATE BANK

HOLIDAY SAVINGS CLUB 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

- To open the account you must deposit at least \$25.00.

Minimum Balance Requirements

- No minimum balance required to maintain. No monthly maintenance fees.
- 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. Your interest rate and annual percentage yield may change at our discretion at any time. If you would like current rate and yield information 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

- Holiday club checks will be generated in November of each year. Any withdrawals prior to check disbursement will result in the closing of the account and a fee of \$25.00.

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