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# FOX RIVER STATE BANK

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## SENIOR PLUS CHECKING 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 \$500.00.

### Minimum Balance Requirements

- You must maintain a minimum daily balance of \$500.00 or a daily combined balance of \$12,500.00 in other deposit and/or loan accounts to avoid the \$5.00 monthly maintenance fee that will be imposed each monthly cycle. The period we use is a monthly cycle.
- To obtain the annual percentage yield for tiered minimum balance, see current rate sheet.
- The period we use is 365/365 days

### Variable, Tiered Rate

- The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at our discretion at any time. If you would like current rate and yield information please call us at 262-767-8600. (See current rate sheet for tiered rates.)
- 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

- To qualify for the Senior Plus Checking you must be age 55 or above.

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