

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**THE HILL-DODGE BANKING COMPANY**

**PO BOX 95**

**WARSAW, IL 62379**

**(217)256-4224**

**55 PLUS ACCOUNT**

**Rate information - Tier 1** - If your daily balance is \$1,000.00 or more, the interest rate paid on the entire balance in your account will be 0.150% with an annual percentage yield (APY) of 0.15%. **Tier 2** - If your daily balance is less than or equal to \$999.99, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of September 6, 2017. If you would like more current rate and yield information, please call us at (217)256-4224. You will be paid these rates for at least thirty calendar days. The rates will never decrease unless we give you at least thirty days notice in writing.

**Compounding frequency** - Interest will be compounded monthly.

**Crediting frequency** - Interest will be credited into this account monthly.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Additional Terms** - The following additional terms apply to this account: If you close your account before interest is credited and accrued interest is less than \$1.00, you will not receive the accrued interest.

We pay debit card transactions first.

