

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

THE HILL-DODGE BANKING COMPANY

PO BOX 95

WARSAW, IL 62379

(217)256-4224

BUSINESS CHECKING

Credit against fees -This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. Currently, the periodic earnings credit rate for your account is 5 %. At any time and at our discretion, the periodic earnings credit rate may change. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum balance to open - The minimum balance required to open this account is \$50.00.

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

Fees and Charges - The following fees and charges apply to this account:

- Service Charge: 5.00 per month
- Check Fees: \$0.15
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Additional Terms - The following additional terms apply to this account: Additional Terms: The following additional terms apply to this account. \$1.00 per item for returned checks charged back to the account. We pay debit card transactions first.

