

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

THE HILL-DODGE BANKING COMPANY

PO BOX 95

WARSAW, IL 62379

(217)256-4224

REGULAR CHECKING ACCOUNT

Minimum balance to avoid SERVICE CHARGE - If your balance falls below \$500.00 on any day in the month, your account will be subject to a service charge for that month. A minimum balance fee of \$4.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$500.00.

Minimum balance to avoid Fees and Charges - Accounts with the average monthly balances less than \$1000.00 will be charged \$.15 for every check written after 10. Free unlimited checking if average monthly balance is 1000.00 or over.

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

Additional Terms - The following additional terms apply to this account: We pay debit transactions first.

