

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

THE HILL-DODGE BANKING COMPANY

PO BOX 95

WARSAW, IL 62379

(217)256-4224

SAVINGS ACCOUNT

Rate information - The interest rate on this account is 0.050% with an annual percentage yield of 0.05%.

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 this rate for at least thirty calendar days. We will never decrease this rate unless we give you at least thirty days notice in writing.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is quarterly.

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.

Limitations on frequency of transfers - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

