

RATE INFORMATION – You can obtain the current interest rate and annual percentage yield information by calling us at 414-874-2489 or visiting TCNB.com/rates.html.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account every day.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING - Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS - You must deposit \$ 25.00 to open this account. Everyday Savings has no minimum balance requirement and no monthly maintenance fee. There is no minimum balance required to earn the annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION – A dormant fee of \$10.00 per month will be imposed when the account is inactive for more than 365 calendar days and the average balance (ledger) for the statement cycle falls below \$1,000.00.

PROCESSING ORDER - All credit transactions and deposits are processed first. Next, all withdrawal transactions, including Debit Card purchases, ATM withdrawals, checks, ACH withdrawals and in-person withdrawals are processed. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

NSF AND OVERDRAFT INFORMATION - NSF or Overdrafts occur when transactions created by check, in-person withdrawals, ATM withdrawals, or other electronic means post to the account and cause the available balance on your account to become a negative number. Available Balance is the amount of your current account balance that is available for withdrawal or payment of items. Your Available Balance does not include checks you deposit or cashed that may have a hold placed on it or any holds that are placed when debit card transactions are authorized but have not posted to your account.

We reserve the right to pay or return an item and may charge you a fee as listed in our fee schedule.

BALANCE COMPUTATION METHOD - We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL 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).

TRANSACTION LIMITATIONS - See Fees and Charges section below.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

STATEMENT CYCLE - Statement cycles are monthly, but may not be equal to a calendar month. To determine your statement cycle please ask your Personal Banker at the time of account opening.

FEES AND CHARGES - Also refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Paper Statement Fee: \$3.00 per month for printed and mailed statements; fee is waived if the primary account owner is 65 years of age or older - (Free electronic statements)

Excessive Withdrawal Fee: \$6.00 - You are allowed no more than a total of six (6) account withdrawals per statement cycle. Each withdrawal over the six (6) limit will incur a \$6.00 excessive withdrawal fee. There is a maximum of \$30.00 in excessive withdrawal fees per statement cycle. Withdrawal transactions include A2A payments, ACH withdrawals, ATM transfers and withdrawals, Checks (including electronic checks), Checking withdrawals, Debit Card POS purchases, External transfers, Online Banking transfers, Telephone transfers, Transfer debits, and Wire transfers (outgoing domestic and international).

If the primary account holder is a minor, the following fees will be waived until the primary account holder attains the age of 18 years: Excessive Withdrawal fee and Paper Statement fee.

Grace Amount (de minimis exclusion from overdraft fees): If you unintentionally overdraw your account and the ledger balance after all items have been processed for that day is \$25 or less no overdraft fees will be assessed. A \$25 continuous overdraft fee will be assessed every 6th business day your account remains overdrawn. Overdraft Fees are \$35 per item and can be imposed for covering overdrafts created by check, in-person withdrawals, ATM withdrawals or other electronic means. Whether your overdraft is paid is discretionary and the bank reserves the right not to pay. A deposit must be made to bring your overdraft balance positive immediately.

