

# BUSINESS ACCOUNT DISCLOSURE

Sterling Bank  
234 E LaSalle Ave.  
Barron, WI 54812  
March 22, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 03-22-2024.  
For current rate information call (715) 537-3141.

## SMALL BUSINESS CHECKING

**Account Fees:** If the average daily balance for the month falls below \$500.00, a \$3.00 monthly maintenance fee and a \$0.15 per check fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## COMMERCIAL CHECKING

**Account Fees:** There is a \$10.00 monthly maintenance fee, \$0.15 per check paid and a \$0.05 per item deposited. An earnings credit based on the 91-day T-Bill rate will be given to offset monthly service charges.

## BUSINESS SAVINGS

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.07% with an annual percentage yield of 0.07%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$249,999.99 the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## BUSINESS ATS SAVINGS

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.07% with an annual percentage yield of 0.07%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$249,999.99 the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** There are no withdrawal limits for this account.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## BUSINESS MONEY MARKET

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire

balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.08% with an annual percentage yield of 0.08%. If the daily balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**OTHER ACCOUNT FEES**

**The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:**

Stop Payment Fee: \$30.00  
 Stop Payment Fee-Online: \$30.00

**The following fee applies to Checking; and Money Market Accounts:**

Image Statement Fee: \$3.00

**The following fees apply to Checking; Savings; and Money Market Accounts:**

Statement Print Request: \$2.00  
 Returned Deposited Item Fee: \$5.00

**The following fees apply to Commercial Checking; Business Savings; Business ATS Savings; and Business Money Market Accounts:**

Debit Card Annual Fee: \$12.00  
 Debit Card Replacement Fee: \$5.00

**The following fees apply to Small Business Checking; Commercial Checking; Business Savings; Business ATS Savings; and Business Money Market Accounts:**

Non-Sufficient Funds Fee-Paid: Fees apply to overdrafts created by check, in-person withdrawal, telephone transfer or other electronic means: \$25.00 Per Item  
 Non-Sufficient Funds Fee-Ret.: Fees apply to overdrafts created by check, in-person withdrawal, telephone transfer or other electronic means: \$25.00 Per Item  
 Digital External Transfer-out Fee: \$3.00  
 Maximum Non-Sufficient Funds per day: \$100.00  
 Automatic Transfer Service Options: \$2.00 per month or \$2.00 per transfer

**MISCELLANEOUS FEES AND CHARGES**

**Miscellaneous Fees**

Account Research Fee: \$25.00 per hour (minimum one hour)  
 Account Reconciliation Fee: \$25.00 per hour (minimum one hour)  
 Cashier's Check Fee: \$3.00  
 Collection Item Fee: \$5.00  
 Copy of Check Fee: \$3.00  
 Dormant Account Fee: \$1.00 per month  
 Fax Service Fee (in or out per page): \$2.00  
 Foreign Check Exchange Fee: \$15.00  
 Foreign Currency Exchange Fee: \$10.00 + postage  
 ID Restoration Service: \$1.00 per month  
 Levy - Garnishment Fee: \$25.00  
 Money Order Fee: \$2.00  
 Night Deposit Zippered Bag Fee: \$3.00  
 Night Deposit Locked Bag Fee : \$20.00  
 Notary: Free  
 Digital Banking (Basic): Free  
 Bill Pay Service: Free  
 Photocopies (per copy): \$0.25  
 Wire Transfer Fee (in or out): \$15.00  
 Wire Transfer Fee-Foreign (in or out): 35.00

**Member  
 FDIC**

## CHECKING ACCOUNT DISCLOSURE

**Sterling Bank**  
**234 E LaSalle Ave.**  
**Barron, WI 54812**  
**March 22, 2024**

**This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.**

### **STERLING GREEN CHECKING**

STERLING GREEN CHECKING - FREE interest-bearing checking account with added conveniences, increased account security, identity protection and environmentally friendly. FREE benefits include: Online Banking, Bill Pay, E-statements (required), Identity Theft Assistance through Deluxe Provent's ID Restoration Service, and Debit Card.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Account Fees:** To obtain the benefits of the Sterling Green account you must opt-in to e-statements through your Sterling Bank internet banking account before the second statement cycle.

### **STERLING CLUB GREEN CHECKING**

STERLING CLUB GREEN CHECKING - Increased account security and identity protection, with these FREE added features: Online Banking, Bill Pay, E-statements (required), Identity Theft Assistance through Deluxe Provent's ID Restoration Service, Debit Card, and Express Checks.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Account Fees:** You must maintain a combined deposit account

balance of at least \$10,000, including a demand deposit account with a monthly direct deposit. If you no longer meet the account requirements, we reserve the right to give notice of an account type change. To obtain the benefits of the Sterling Green account you must opt-in to e-statements through your Sterling Bank internet banking account before the second statement cycle.

### **FREE PERSONAL CHECKING**

**Account Fees:** There are no minimum balance requirements and no maintenance fees on this account.

### **STERLING CLUB CHECKING**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Account Fees:** You must maintain a combined deposit account balance of at least \$10,000, including a demand deposit account with a monthly direct deposit. If you no longer meet the account requirements, we reserve the right to give notice of an account type change.

### **SMALL BUSINESS CHECKING**

**Account Fees:** If the average daily balance for the month falls below \$500.00, a \$3.00 monthly maintenance fee and a \$0.15 per check fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### **COMMERCIAL CHECKING**

**Account Fees:** There is a \$10.00 monthly maintenance fee, \$0.15 per check paid and a \$0.05 per item deposited. An earnings credit based on the 91-day T-Bill rate will be given to offset monthly service charges.

### **MONEY MARKET**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a

savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

### **BUSINESS MONEY MARKET**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**HEALTH SAVINGS ACCOUNT**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$50.00 to open this account. \$50 opening deposit requirement waived with direct deposit.

**Account Fees:** No maintenance fees on this account.

**OTHER ACCOUNT FEES**

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Stop Payment Fee: \$30.00  
 Stop Payment Fee-Online: \$30.00

The following fees apply to Checking; and Money Market Accounts:

Returned Deposited Item Fee: \$5.00  
 Statement Print Request: \$2.00  
 Image Statement Fee: \$3.00

The following fee applies to Free Personal Checking; Commercial Checking; Money Market; and Business Money Market Accounts:

Debit Card Annual Fee: \$12.00

The following fee applies to Free Personal Checking; and Sterling Club Checking Accounts:

ID Restoration Service: \$1.00 per month

The following fee applies to Sterling Green Checking; and Sterling Club Green Checking Accounts:

Green Acct Paper Statement Fee: 2.50

The following fee applies to Sterling Green Checking; Sterling Club Green Checking; Free Personal Checking; Sterling Club Checking; Commercial Checking; Money Market; and Business Money Market Accounts:

Debit Card Replacement Fee: \$5.00

The following fee applies to Sterling Green Checking; Sterling Club Green Checking; Free Personal Checking; Sterling Club Checking; Small Business Checking; Commercial Checking; Money Market; and Business Money Market Accounts:

Automatic Transfer Service Options: \$2.00 per month or \$2.00 per transfer

The following fees apply to Sterling Green Checking; Sterling Club Green Checking; Free Personal Checking; Sterling Club

**Checking; Small Business Checking; Commercial Checking; Money Market; Business Money Market; and Health Savings Account Accounts:**

Non-Sufficient Funds Fee-Paid: Fees apply to overdrafts created by check, in-person withdrawal, telephone transfer or other electronic means: \$25.00 Per Item  
 Digital External Transfer-out Fee: \$3.00  
 Maximum Non-Sufficient Funds per day: \$100.00  
 Non-Sufficient Funds Fee-Ret.: Fees apply to overdrafts created by check, in-person withdrawal, telephone transfer or other electronic means: \$25.00 Per Item

**MISCELLANEOUS FEES AND CHARGES**

**Miscellaneous Fees**

Account Research Fee: \$25.00 per hour (minimum one hour)  
 Account Reconciliation Fee: \$25.00 per hour (minimum one hour)  
 Cashier's Check Fee: \$3.00  
 Collection Item Fee: \$5.00  
 Copy of Check Fee: \$3.00  
 Dormant Account Fee: \$1.00 per month  
 Fax Service Fee (in or out per page): \$2.00  
 Foreign Check Exchange Fee: \$15.00  
 Foreign Currency Exchange Fee: \$10.00 + postage  
 ID Restoration Service: \$1.00 per month  
 Levy - Garnishment Fee: \$25.00  
 Money Order Fee: \$2.00  
 Night Deposit Zippered Bag Fee: \$3.00  
 Night Deposit Locked Bag Fee : \$20.00  
 Notary: Free  
 Digital Banking (Basic): Free  
 Bill Pay Service: Free  
 Photocopies (per copy): \$0.25  
 Wire Transfer Fee (in or out): \$15.00  
 Wire Transfer Fee-Foreign (in or out): 35.00

**RATE CHART**

Account Product Name	Interest Rate	Annual Percentage Yield
<b>Sterling Green Checking</b> All Balances	0.05%	0.05%
<b>Sterling Club Green Checking</b> All Balances	0.15%	0.15%
<b>Sterling Club Checking</b> All Balances	0.10%	0.10%

**Money Market**

Daily Balances of:		
up to \$2,499.99	0.05%	0.05%
\$2,500.00-9,999.99	0.08%	0.08%
\$10,000.00-49,999.99	0.10%	0.10%
\$50,000.00 and up	0.15%	0.15%

**Business Money Market**

Daily Balances of:		
up to \$2,499.99	0.05%	0.05%
\$2,500.00-9,999.99	0.08%	0.08%
\$10,000.00-49,999.99	0.10%	0.10%
\$50,000.00 and up	0.15%	0.15%

**Health Savings Account**

Daily Balances of:		
up to \$2,499.99	1.60%	1.61%
\$2,500.00-9,999.99	1.80%	1.81%
\$10,000.00-49,999.99	2.20%	2.22%
\$50,000.00 and up	2.50%	2.53%

**Interest Rates and Annual Percentage Yields are current as of 03-22-2024.**

**For current rate information call (715) 537-3141.**

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# RATE CHART

Sterling Bank  
234 E LaSalle Ave.  
Barron, WI 54812  
March 22, 2024

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Sterling Green Checking</b> <sup>b</sup>			0.05%	0.05%
<b>Sterling Club Green Checking</b> <sup>b</sup>			0.15%	0.15%
<b>Sterling Club Checking</b> <sup>b</sup>			0.10%	0.10%
<b>Health Savings Account</b> <sup>b</sup>	\$ 50.00			
Daily Balances of:				
	up to \$2,499.99		1.60%	1.61%
	\$2,500.00-9,999.99		1.80%	1.81%
	\$10,000.00-49,999.99		2.20%	2.22%
	\$50,000.00 and up		2.50%	2.53%
<b>Money Market</b> <sup>b</sup>				
Daily Balances of:				
	up to \$2,499.99		0.05%	0.05%
	\$2,500.00-9,999.99		0.08%	0.08%
	\$10,000.00-49,999.99		0.10%	0.10%
	\$50,000.00 and up		0.15%	0.15%
<b>Statement Savings</b> <sup>b</sup>				
Daily Balances of:				
	up to \$9,999.99		0.05%	0.05%
	\$10,000.00-24,999.99		0.07%	0.07%
	\$25,000.00-49,999.99		0.10%	0.10%
	\$50,000.00-99,999.99		0.15%	0.15%
	\$100,000.00-249,999.99		0.20%	0.20%
	\$250,000.00 and up		0.20%	0.20%
<b>ATS Savings</b> <sup>b</sup>				
Daily Balances of:				
	up to \$9,999.99		0.05%	0.05%
	\$10,000.00-24,999.99		0.07%	0.07%
	\$25,000.00-49,999.99		0.10%	0.10%
	\$50,000.00-99,999.99		0.15%	0.15%
	\$100,000.00-249,999.99		0.20%	0.20%
	\$250,000.00 and up		0.20%	0.20%
<b>Minor Savings</b> <sup>b</sup>				
Daily Balances of:				
	up to \$9,999.99		0.05%	0.05%
	\$10,000.00-24,999.99		0.07%	0.07%
	\$25,000.00-49,999.99		0.10%	0.10%
	\$50,000.00-99,999.99		0.15%	0.15%
	\$100,000.00-249,999.99		0.20%	0.20%
	\$250,000.00 and up		0.20%	0.20%
<b>Century Savings</b> <sup>a, b</sup>				
Daily Balances of:				
	up to \$4,999.99		1.00%	1.00%
	\$5,000.00-9,999.99		1.05%	1.06%
	\$10,000.00-24,999.99		1.10%	1.11%
	\$25,000.00 and up		1.90%	1.92%
<b>182 Day Time Deposit</b> <sup>a</sup>	\$ 1,000.00			
Daily Balances of:				
	up to \$4,999.99		0.25%	0.25%
	\$5,000.00-9,999.99		1.00%	1.00%
	\$10,000.00 and up		3.47%	3.50%
<b>09 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00			
Daily Balances of:				
	up to \$4,999.99		0.25%	0.25%
	\$5,000.00-9,999.99		1.00%	1.00%
	\$10,000.00 and up		3.46%	3.51%
<b>12 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00			
Daily Balances of:				
	up to \$4,999.99		1.00%	1.00%
	\$5,000.00-9,999.99		1.05%	1.05%
	\$10,000.00-24,999.99		1.10%	1.10%
	\$25,000.00 and up		1.90%	1.91%

<b>15 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00		
Daily Balances of:			
	up to \$4,999.99	1.05%	1.05%
	\$5,000.00-9,999.99	1.19%	1.20%
	\$10,000.00 and up	4.33%	4.40%
<b>18 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00		
Daily Balances of:			
	up to \$4,999.99	1.05%	1.05%
	\$5,000.00-9,999.99	1.19%	1.20%
	\$10,000.00 and up	2.13%	2.15%
<b>24 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00		
Daily Balances of:			
	up to \$4,999.99	1.15%	1.15%
	\$5,000.00-9,999.99	1.19%	1.20%
	\$10,000.00 and up	2.18%	2.20%
<b>30 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00		
Daily Balances of:			
	up to \$4,999.99	1.19%	1.20%
	\$5,000.00-9,999.99	1.24%	1.25%
	\$10,000.00 and up	2.18%	2.20%
<b>36 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00		
Daily Balances of:			
	up to \$4,999.99	1.24%	1.25%
	\$5,000.00-9,999.99	1.29%	1.30%
	\$10,000.00-24,999.99	1.49%	1.50%
	\$25,000.00 and up	2.18%	2.20%
<b>60 Month Time Deposit</b> <sup>a</sup>	\$ 1,000.00		
Daily Balances of:			
	up to \$4,999.99	1.29%	1.30%
	\$5,000.00-9,999.99	1.39%	1.40%
	\$10,000.00 and up	2.33%	2.35%
<b>IRA - Variable Rate Savings</b> <sup>b</sup>			
Daily Balances of:			
	up to \$49,999.99	0.55%	0.55%
	\$50,000.00-99,999.99	0.65%	0.65%
	\$100,000.00-249,999.99	0.80%	0.80%
	\$250,000.00 and up	0.90%	0.90%

a) A penalty will be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

**Fees could reduce the earnings on the account.  
Interest Rates and Annual Percentage Yields are current as of 03-22-2024.  
For current rate information call (715) 537-3141.**

**Member  
FDIC**

## SAVINGS ACCOUNT DISCLOSURE

Sterling Bank  
234 E LaSalle Ave.  
Barron, WI 54812  
March 22, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### STATEMENT SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### ATS SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** There are no withdrawal limits for this account.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### MINOR SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**Account Fees:** There are no maintenance fees until minor reaches the age of 19. The average daily balance is calculated by adding the principal in the account for each day of the period

and dividing that figure by the number of days in the period.

### BUSINESS SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### BUSINESS ATS SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** There are no withdrawal limits for this account.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The

average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**PUBLIC FUNDS SAVINGS**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**Account Fees:** If the average daily balance for the month falls below \$100.00, a \$1.00 monthly maintenance fee applies. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**IRA - VARIABLE RATE SAVINGS**

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** Transfers and Withdrawals: If your Account is a savings or money market deposit account, you may make no

more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) If you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain.

**OTHER ACCOUNT FEES**

**The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:**

Stop Payment Fee: \$30.00  
 Stop Payment Fee-Online: \$30.00

**The following fees apply to Savings Accounts:**

Returned Deposited Item Fee: \$5.00  
 Statement Print Request: \$2.00

**The following fees apply to Statement Savings; ATS Savings; Minor Savings; Business Savings; and Business ATS Savings Accounts:**

Debit Card Annual Fee: \$12.00  
 Debit Card Replacement Fee: \$5.00

**The following fees apply to Statement Savings; ATS Savings; Minor Savings; Business Savings; Business ATS Savings; and Public Funds Savings Accounts:**

Non-Sufficient Funds Fee-Ret.: Fees apply to overdrafts created by check, in-person withdrawal, telephone transfer or other electronic means: \$25.00 Per Item

Non-Sufficient Funds Fee-Paid: Fees apply to overdrafts created by check, in-person withdrawal, telephone transfer or other electronic means: \$25.00 Per Item

Digital External Transfer-out Fee: \$3.00  
 Maximum Non-Sufficient Funds per day: \$100.00  
 Automatic Transfer Service Options: \$2.00 per month or \$2.00 per transfer

**MISCELLANEOUS FEES AND CHARGES**

**Miscellaneous Fees**

Account Research Fee: \$25.00 per hour (minimum one hour)  
 Account Reconciliation Fee: \$25.00 per hour (minimum one hour)  
 Cashier's Check Fee: \$3.00  
 Collection Item Fee: \$5.00  
 Copy of Check Fee: \$3.00  
 Dormant Account Fee: \$1.00 per month  
 Fax Service Fee (in or out per page): \$2.00  
 Foreign Check Exchange Fee: \$15.00  
 Foreign Currency Exchange Fee: \$10.00 + postage  
 ID Restoration Service: \$1.00 per month  
 Levy - Garnishment Fee: \$25.00  
 Money Order Fee: \$2.00  
 Night Deposit Zippered Bag Fee: \$3.00  
 Night Deposit Locked Bag Fee: \$20.00  
 Notary: Free  
 Digital Banking (Basic): Free  
 Bill Pay Service: Free  
 Photocopies (per copy): \$0.25  
 Wire Transfer Fee (in or out): \$15.00  
 Wire Transfer Fee-Foreign (in or out): 35.00

**RATE CHART**

Account Product Name	Interest Rate	Annual Percentage Yield
<b>Statement Savings</b>		
Daily Balances		
of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.07%	0.07%
\$25,000.00-49,999.99	0.10%	0.10%
\$50,000.00-99,999.99	0.15%	0.15%
\$100,000.00-249,999.99	0.20%	0.20%
\$250,000.00 and up	0.20%	0.20%
<b>ATS Savings</b>		
Daily Balances		
of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.07%	0.07%
\$25,000.00-49,999.99	0.10%	0.10%
\$50,000.00-99,999.99	0.15%	0.15%
\$100,000.00-249,999.99	0.20%	0.20%
\$250,000.00 and up	0.20%	0.20%
<b>Minor Savings</b>		
Daily Balances		
of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.07%	0.07%
\$25,000.00-49,999.99	0.10%	0.10%
\$50,000.00-99,999.99	0.15%	0.15%
\$100,000.00-249,999.99	0.20%	0.20%
\$250,000.00 and up	0.20%	0.20%
<b>Business Savings</b>		
Daily Balances		



of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.07%	0.07%
\$25,000.00-49,999.99	0.10%	0.10%
\$50,000.00-99,999.99	0.15%	0.15%
\$100,000.00-249,999.99	0.20%	0.20%
\$250,000.00 and up	0.20%	0.20%

**Business ATS Savings**

Daily Balances

of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.07%	0.07%
\$25,000.00-49,999.99	0.10%	0.10%
\$50,000.00-99,999.99	0.15%	0.15%
\$100,000.00-249,999.99	0.20%	0.20%
\$250,000.00 and up	0.20%	0.20%

**Public Funds Savings**

Daily Balances

of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.07%	0.07%
\$25,000.00-49,999.99	0.10%	0.10%
\$50,000.00-99,999.99	0.15%	0.15%
\$100,000.00-249,999.99	0.20%	0.20%
\$250,000.00 and up	0.20%	0.20%

**IRA - Variable Rate Savings**

Daily Balances

of:		
up to \$49,999.99	0.55%	0.55%
\$50,000.00-99,999.99	0.65%	0.65%
\$100,000.00-249,999.99	0.80%	0.80%
\$250,000.00 and up	0.90%	0.90%

**Interest Rates and Annual Percentage Yields are current as of 03-22-2024.**

**For current rate information call (715) 537-3141.**

**Member  
FDIC**

## TIME DEPOSIT DISCLOSURE

Sterling Bank  
234 E LaSalle Ave.  
Barron, WI 54812  
March 22, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### CENTURY SAVINGS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in the specified term of the agreement. If you withdraw any of the principal before the maturity date, we will impose a penalty of three (3) months' interest on the amount withdrawn. We will use the rate in effect on the date of withdrawal. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. The renewal term of the Century Savings will be for a twelve (12) month term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

### 182 DAY TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at

maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 182 days. If you withdraw any of the principal before the maturity date, we will impose a penalty of three (3) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

### 09 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 9 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 9 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of three (3) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew

at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

### 12 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of three (3) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

### 15 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 15 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 15 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six (6) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

#### 18 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six (6) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

#### 24 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of twelve (12) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

#### 30 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 30

months. If you withdraw any of the principal before the maturity date, we will impose a penalty of twelve (12) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

#### 36 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of twelve (12) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

#### 60 MONTH TIME DEPOSIT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will

mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of twelve (12) month's interest on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain in the account with interest ceasing at maturity.

**RATE CHART**

Account Product Name	Interest Rate	Annual Percentage Yield
<b>Century Savings</b>		
Daily Balances		
of:		
up to \$4,999.99	1.00%	1.00%
\$5,000.00-9,999.99	1.05%	1.06%
\$10,000.00-24,999.99	1.10%	1.11%
\$25,000.00 and up	1.90%	1.92%
<b>182 Day Time Deposit</b>		
Daily Balances		
of:		
up to \$4,999.99	0.25%	0.25%
\$5,000.00-9,999.99	1.00%	1.00%
\$10,000.00 and up	3.47%	3.50%
<b>09 Month Time Deposit</b>		
Daily Balances		
of:		
up to \$4,999.99	0.25%	0.25%
\$5,000.00-9,999.99	1.00%	1.00%
\$10,000.00 and up	3.46%	3.51%
<b>12 Month Time Deposit</b>		
Daily Balances		
of:		
up to \$4,999.99	1.00%	1.00%
\$5,000.00-9,999.99	1.05%	1.05%
\$10,000.00-24,999.99	1.10%	1.10%
\$25,000.00 and up	1.90%	1.91%

**15 Month Time Deposit**

Daily Balances		
of:		
up to \$4,999.99	1.05%	1.05%
\$5,000.00-9,999.99	1.19%	1.20%
\$10,000.00 and up	4.33%	4.40%

**18 Month Time Deposit**

Daily Balances		
of:		
up to \$4,999.99	1.05%	1.05%
\$5,000.00-9,999.99	1.19%	1.20%
\$10,000.00 and up	2.13%	2.15%

**24 Month Time Deposit**

Daily Balances		
of:		
up to \$4,999.99	1.15%	1.15%
\$5,000.00-9,999.99	1.19%	1.20%
\$10,000.00 and up	2.18%	2.20%

**30 Month Time Deposit**

Daily Balances		
of:		
up to \$4,999.99	1.19%	1.20%
\$5,000.00-9,999.99	1.24%	1.25%
\$10,000.00 and up	2.18%	2.20%

**36 Month Time Deposit**

Daily Balances		
of:		
up to \$4,999.99	1.24%	1.25%
\$5,000.00-9,999.99	1.29%	1.30%
\$10,000.00-24,999.99	1.49%	1.50%
\$25,000.00 and up	2.18%	2.20%

**60 Month Time Deposit**

Daily Balances		
of:		
up to \$4,999.99	1.29%	1.30%
\$5,000.00-9,999.99	1.39%	1.40%
\$10,000.00 and up	2.33%	2.35%

**Interest Rates and Annual Percentage Yields are current as of 03-22-2024.**

**For current rate information call (715) 537-3141.**

**Member  
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