

This is important information about your account with:

**First State Bank of Bigfork
400 Main Ave
PO Box 257
Bigfork, MN 56628
218-743-3145**

NOW ACCOUNT

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.45% with an annual percentage yield of 0.45%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Average Daily Balance Computation Method. The 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 principal 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 monthly.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$800.00.

Minimum Balance to Maintain this Account. To avoid the imposition of the imposition of the service charge fee you must meet the following requirement: A Service Charge Fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the statement cycle..

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum average daily balance of \$800.00 in your account to obtain the disclosed annual percentage yield. 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. The period we use to make this calculation is monthly.

Minimum Balance to Avoid a Fee. A debit Item Fee of \$0.10 will be imposed for certain debit items transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$500.00 any day of the monthly stmt cycle.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. The following additional terms apply to this account: *Debit items DO NOT include POS Debits, ATM withdrawals, VOICE response Withdrawals, EFT Transfer Debits and Internet Banking Debits.