

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

SAVINGS

Truth-In-Savings Disclosures

Rate Information.

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

The earnings rate on this account is 0.3500% with an annual percentage yield of 0.35%.

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

Crediting Frequency. The earnings will be credited into this account quarterly.

Compounding Frequency. The earnings will be compounded quarterly.

Average Daily Balance Computation Method. The earnings 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 Earnings on Noncash Deposits. The earnings 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 \$25.00.

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: Limited to a total of 10 of the following types of debit transactions per statement cycle: Checks, ACH Debits and Debit card transactions. Online banking and internal First State Bank account transfers are NOT included in the 10 debit transaction limitation.