



DISCLOSURE FOR INTEREST BEARING ACCOUNTS

SUMMARY OF ACCOUNT TERMS

Direct Inquiries to: 1-888-769-3796
Account Type: Essential Savings

		Initial Minimum Deposit \$100.00	Compounding Method Simple	Interest Payment Frequency Monthly
Daily Collected Balance Equal to or Greater Than \$0.00		Daily Collected Balance Less Than N/A	Interest Percentage Rate See applicable rates posted on the Johnson Financial Group website	Annual Percentage Yield See applicable rates posted on the Johnson Financial Group website
Daily Collected Balance Equal to or Greater Than N/A		Daily Collected Balance Less Than N/A	Interest Percentage Rate N/A	Annual Percentage Yield N/A
Daily Collected Balance Equal to or Greater Than N/A		Daily Collected Balance Less Than N/A	Interest Percentage Rate N/A	Annual Percentage Yield N/A
Daily Collected Balance Equal to or Greater Than N/A		Daily Collected Balance Less Than N/A	Interest Percentage Rate N/A	Annual Percentage Yield N/A
Daily Collected Balance Equal to or Greater Than N/A		Daily Collected Balance Less Than N/A	Interest Percentage Rate N/A	Annual Percentage Yield N/A
Daily Collected Balance Equal to or Greater Than N/A		Daily Collected Balance Less Than N/A	Interest Percentage Rate N/A	Annual Percentage Yield N/A
Minimum Daily Ledger Balance \$300.00	Average Monthly Cycle Ledger Balance \$1,000.00	Combined Related Aggregate Ledger Balance N/A	Monthly Cycle Maintenance Fee \$5.00	Activity Fee (Per Item) N/A

DEFINITION OF TERMS

Daily Collected Balance – Your Account balance at the end of each business day minus transactions in the process of collection (uncleared checks or other uncollected Items).

Ledger Balance – For deposit accounts, the ending balance in the Account after all deposits, plus interest credited to the Account, minus all withdrawals and other debits to the Account have been posted at the close of the business day.

Average Monthly Cycle Ledger Balance – The average of each business days' ending Ledger Balance during the monthly cycle.

Combined Related Aggregate Ledger Balance – The lowest daily combined Ledger Balance of this Account and all **"Related Accounts"** that have been designated by you and linked by the Bank for this purpose.

Related Accounts – Include designated consumer savings, money market, certificate of deposit accounts, and current outstanding principal consumer and mortgage loan balances. Classic Lines of Credit and certain deposit account balances for retirement or tax-deferred accounts are excluded. Related Accounts may not be linked with more than one account for purposes of Combined Related Aggregate Ledger Balances.

Activity – **"Items"** which represent withdrawals or transfers processed against your Account that are initiated by you.

Item – A debit (withdrawal or transfer) or credit (deposit or transfer) by/of a check (paper or electronic), Automated Clearing House (ACH), Automated Teller Machine (ATM), Check Card, Voice/Telephone Response Unit (VRU), on-line banking, or other technologies/means as provided by or processed by the Bank from time to time.

INTEREST RATE INFORMATION

This Account pays a variable rate of interest. Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate(s) paid on your Account daily. Interest accrues each day. We will use the Daily Balance Method to calculate interest on your Account. This Method applies a daily periodic rate to the Daily Collected Balance in the Account each day. If you close your Account before interest is credited, you will receive the accrued interest. Rates stated are paid on entire Daily Collected Balance.

☐ During the first _____ the Account is open the Bank will pay _____ % simple interest, Annual Percentage Yield _____ %, on all funds on deposit when the Daily Collected Balance is equal to or greater than \$ _____ .

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MAINTENANCE FEES

☒ The Monthly Cycle Maintenance Fee is waived if 1) the Daily Ledger Balance; 2) the Average Monthly Cycle Ledger Balance; **OR** 3) the Combined Related Aggregate Ledger Balance, is equal to or greater than the amount disclosed in the table above during the monthly cycle.

☒ Opening an account with an amount less than the Minimum Daily Ledger Balance will result in the account being assessed a Monthly Cycle Maintenance Fee for the initial monthly cycle, unless another balance qualification disclosed is met.

☐ This section not applicable.

ACTIVITY FEES

☒ The Activity Fees for this Account are not tied to account balances. No charge will be assessed for any withdrawal or transfer of funds from the Account completed in person at the Bank or at an ATM.

☐ This section not applicable.

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TRANSACTION LIMITATIONS

☐ For Demand Deposit (checking) Accounts, you may make (subject to Activity Fees) unlimited withdrawals or transfer funds from the Account in accordance with procedures established by the Bank. See Johnson Bank's "Deposit Account Disclosures and Agreement" for additional information.

☒ For Savings and Money Market Accounts, you may make (subject to Activity Fees) unlimited withdrawals or transfer funds from the Account in accordance with procedures established by the Bank. See Johnson Bank's "Deposit Account Disclosures and Agreement" for additional information.

The Bank reserves the right to require a seven (7) day notice in writing of your intention to withdraw any sum. Failure to demand payment within one month after the expiration of the time specified in said notice shall constitute a waiver of such notice and a new notice may be required. Payments by the Bank without requiring notice shall not be deemed a waiver of the right and option of the Bank to require such notice as to any future withdrawals.

OTHER LIMITATIONS

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I/we understand and accept the terms and conditions of this Account and acknowledge receipt of this disclosure and Johnson Bank's "Deposit Account Disclosures and Agreement." My/our signature on the Bank's standard account signature card constitutes my/our agreement to the rules.

The entire disclosure for this Account consists of two (2) pages. See reverse side for additional information.

Fee Schedule for Personal Services

Bold items identify fees that may be charged in connection with the Account. Other fees listed identify services provided by Johnson Bank.

DEPOSIT SERVICES

Account closed within 90 days of opening	\$35.00
Deposited/cashed item returned	\$10.00
Redeposit of returned item	\$8.00
Foreign item deposited (Canadian)	\$4.00
Returned item (per item)	\$35.00
Overdraft (per item)	\$35.00
Maximum overdraft/returned items (per day)*	5
Stop payment (per item)	\$35.00

WIRE TRANSFER SERVICES

In addition to the below wire transfer charges, additional charges from originating or receiving banks may be added.

Incoming (domestic)	\$15.00
Incoming (foreign)	\$20.00
Outgoing repetitive (domestic)	\$20.00
Outgoing (domestic)	\$25.00
Outgoing (foreign)	\$50.00
Wire transfer trace (domestic or foreign)	\$15.00

DEBIT CARD/ATM SERVICES

Card replacement fee	\$5.00
Expedited card fee	\$25.00
Expedited PIN fee	\$25.00

VAULT SERVICES

Coin counting (per dollar)	\$0.10
Coin deposited	
Per standard bag	\$5.00
Loose (per \$100.00)	\$0.15
Machine rolled (per roll)	\$0.10
Coin ordered (per roll)	\$0.15
Currency deposited (per \$1,000.00)	\$0.75
Currency ordered (per strap)	\$0.60

NIGHT DEPOSITORY SERVICES

Depository bag zippered vinyl	\$5.00
Depository bag locked	\$40.00
Additional or replacement key	\$10.00

OTHER SERVICES

Balance inquiry (4 or more per month)	\$1.00
<i>There is no charge for balance inquiries using Automated Account Access.</i>	
Cashier's check	\$10.00
Reissue lost cashier's check	\$35.00
Collections (per item incoming/outgoing)	\$50.00
<i>In addition to the collection charges, additional charges from correspondent or foreign banks may be added.</i>	
Copy of cancelled check or other document (per item)	\$7.00
Copy of statement	\$10.00
Counter check fee (per check)	\$1.00
Facsimile request (per page local)	\$3.00
Facsimile request (per page long distance)	\$7.00
Foreign bank draft	\$20.00
Foreign currency	varies
Legal request (plus costs)	\$100.00
Money order	\$5.00
Reissue lost money order	\$35.00
Non-customer check cashing (per check over \$100.00)	\$3.00
Overnight delivery (per package)	\$20.00
Records research (per hour/\$20.00 min.)	\$35.00
Special account handling	\$25.00
<i>Per instruction/per account/per month</i>	
Statement reconciliation (per hour/\$20.00 min.)	\$35.00
Telephone transfers	\$5.00
<i>There is no charge to transfer funds using Automated Account Access.</i>	



* No overdraft fees will be charged if your Account is overdrawn by \$5.00 or less after posting all transactions at the end of a business day.