

# RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURE) ONLINE ACCTS

November 27, 2023

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 11-27-2023.

## COMPLETE CHECKING

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** Fees apply to overdrafts created by check, in-person withdrawal, or internal transfers and sweeps, other electronic means. The following fee applies to this account: NON E-STATEMENT FEE: \$5.00 PER MONTH.

## EXCHANGE CLUB ACCOUNT

Exchange Club Checking gives the account holder(s) the opportunity to enroll in the following optional benefits for a fee:

\*\$20,000 Accidental Death Benefits. Benefits are split between account holders.

\*One Total Identity Monitoring Membership

\*Wellcard RX-Heath Discounts - This Is Not Insurance

\*Shopping/Travel/Entertaining Discounts

This is a Negotiable Order of Withdrawal (NOW) account. Per Federal Law the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals, a sole proprietor, or governmental unit, but **NOT** for profit corporations or business partnerships.

**Rate Information:** This Account is an interest bearing account. If the average daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%. If the average 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 0.90% with an annual percentage yield of 0.91%. If the average 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 1.00% with an annual percentage yield of 1.00%. If the average daily balance is more than \$49,999.99, but less than \$75,000.00, the interest rate paid on the entire balance in the account will be 1.15% with an annual percentage yield of 1.16%. If the average daily balance is more than \$74,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

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. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Nebraska Lawyers Trust Account Foundation.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method 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. You must maintain a minimum average daily balance of \$0.01 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.

**Limitations:** You must deposit \$1,000.00 to open this account.

**Account Fees:** A service charge fee of \$10.00 will be assessed per statement cycle if the account's average daily balance falls below \$1,000.00. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. 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 following fee applies to this account: SERVICE CHARGE SISK: \$4.00 FEE FOR OPTIONAL BENEFITS. FEE IS REDUCED TO \$2.00 IF CUSTOMER ENROLLS FOR E-STATEMENTS.

## ADVANTAGE CHECKING

An interest bearing account that requires a direct deposit per statement cycle. If the account does not receive a direct deposit within the 1st (first) 3 (three) months, the interest rate may be reduced to a rate equivalent to the Exchange Club account. First order of checks is free up to \$25.00.

This is a Negotiable Order of Withdrawal (NOW) account. Per Federal Law the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals, a sole proprietor, or governmental unit, but **NOT** for profit corporations or business partnerships.

**Rate Information:** This Account is an interest bearing account. If the average daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the average 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 1.00% with an annual percentage yield of 1.00%. If the average 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 1.35% with an annual percentage yield of 1.36%. If the average daily balance is more than \$49,999.99, but less than \$75,000.00, the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%. If the average daily balance is more than \$74,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%. If the average daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 1.35% with an annual percentage yield of 1.36%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. This is an interest bearing account that requires a direct deposit per statement cycle. If the account does not receive a direct deposit within the 1st (first) 3 (three) months, the interest rate may be reduced to a rate equivalent to the Exchange Club account. 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. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method 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. You must maintain a minimum average daily balance of \$0.01 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.

**Limitations:** You must deposit \$1,000.00 to open this account.

**Account Fees:** A service charge fee of \$10.00 will be assessed per statement cycle if the account's average daily balance falls below \$1,000.00. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. 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 following fee applies to this account: CHECKS: FIRST ORDER OF CHECKS IS FREE UP TO \$25. THE FEE FOR ADDITIONAL CHECKS DEPENDS ON THE STYLE OF CHECKS ORDERED.

#### PLATINUM CHECKING

This is a Negotiable Order of Withdrawal (NOW) account. Per Federal Law the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals, a sole proprietor, or governmental unit, but **NOT** for profit corporations or business partnerships.

**Rate Information:** This Account is an interest bearing account. If the average daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%. If the average 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 0.65% with an annual percentage yield of 0.65%. If the average daily balance is more than \$9,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the average daily balance is more than \$19,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. This is an interest bearing account that requires a direct deposit per statement cycle. The direct deposit can be social security benefits or payroll deposits. The direct deposit will need to be established within the 1st (first) 3 (three) months. 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. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method 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. You must maintain a minimum average daily balance of \$0.01 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.

**Limitations:** You must deposit \$1,000.00 to open this account.

**Account Fees:** Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. 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.

#### MONEY MARKET ACCOUNT

**Rate Information:** This Account is an interest bearing account. If the average daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.60% with an annual percentage yield of 0.60%. If the average 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 0.80% with an annual percentage yield of 0.80%. If the average 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 1.05% with an annual percentage yield of 1.06%. If the average daily balance is more than \$49,999.99, but less than \$75,000.00, the interest rate paid on the entire balance in the account will be 1.15% with an annual percentage yield of 1.16%. If the average daily balance is more than \$74,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

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. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method 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. You must maintain a minimum average daily balance of \$0.01 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.

**Limitations:** You must deposit \$1,000.00 to open this account.

**Account Fees:** A service charge fee of \$10.00 will be assessed per statement cycle if the account's average daily balance falls below \$1,000.00 as well as a \$2.00 per item fee if you go over 6 "checks" or "preauthorized transfers out" or a combination of those items. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. 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.

#### ADVANTAGE MONEY MARKET ACCOUNT

We are excited to announce the new Advantage Money Market Account. New funds are required to get the advertised Advantage Money Market rate.

**Rate Information:** This Account is an interest bearing account. If the average daily balance is less than \$5,000.00, the interest rate paid on the entire balance in the account will be 0.60% with an annual percentage yield of 0.60%. If the average daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.80% with an annual percentage yield of 0.80%. If the average 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 1.05% with an annual percentage yield of 1.06%. If the average daily balance is more than \$49,999.99, but less than \$75,000.00, the interest rate paid on the entire balance in the account will be 1.15% with an annual percentage yield of 1.16%. If the average daily balance is more than \$74,999.99 the interest rate paid on the entire balance in the account will be 1.25% with an annual percentage yield of 1.26%.

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. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Nebraska Lawyers Trust Account Foundation.

**Balance Information:** We use the average daily balance method to calculate interest on your account. This method 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. You must maintain a minimum average daily balance of \$0.01 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.

**Limitations:** You must deposit \$5,000.00 to open this account.

**Account Fees:** A service charge fee of \$10.00 will be assessed per statement cycle if the account's average daily balance falls below \$5,000.00 as well as a \$2.00 per item fee if you go over 6 "checks" or "preauthorized transfers out" or a combination of those items. Fees apply to overdrafts created by check, in-person withdrawal, internal transfers and sweeps, or other electronic means. 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.

### 11 MONTH TIME CD SPECIAL

11 MONTH TIME CD SPECIAL with an opening deposit of \$2,500.00, and an 5.25% APY. A 9 months interest penalty applies on withdrawals taken prior to maturity. At the time of maturity, this account will automatically renew into the 12-17 Month product for a 12 month term, and at the 12-17 Month rate as of the date of maturity.

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 5.16% with an annual percentage yield of 5.26%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 11 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. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2,500.00 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 11 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of 9 months simple interest on the amount withdrawn. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Upon maturity, this certificate will renew into the 12-17 Month product, for a 12 month term. The interest rate will renew at the then current 12-17 Month interest rate. If you do not withdraw the balance, all subsequent renewals will be for a 12 month term.

### 18 MONTH CD SPECIAL

18 MONTH CD SPECIAL with an opening deposit of \$2,500.00, and a 5.35% APY. A 12 months interest penalty applies on withdrawals taken prior to maturity. At the time of maturity, this account will automatically renew into the 18-23 Month Time CD product for an 18 month term, and at the 18-23 Month rate as of the date of maturity.

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 5.26% with an annual percentage yield of 5.35%.

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 to the account quarterly. 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 \$2,500.00 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 may impose a penalty of 12 months simple interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Upon maturity, this certificate will automatically renew into the 18-23 Month Time CD product for an 18 month term. The certificate will renew at the then current 18-23 Month terms, including the interest rate and early withdrawal penalty. If you do not withdraw the balance, all subsequent renewals will be for an 18 month term.

### OTHER ACCOUNT FEES

**The following fees apply to all of your accounts with us:**

WIRE OUTGOING INTERNATIONAL-TRADITIONAL:	\$50.00 PER ITEM
WIRE OUTGOING DOMESTIC-TRADITIONAL:	\$25.00 PER ITEM
WIRE INCOMING INTERNATIONAL-TRADITIONAL:	\$25.00 PER ITEM
WIRE INCOMING DOMESTIC-TRADITIONAL:	FREE

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

ACCOUNT RESEARCH:	\$75.00 PER HOUR
ACCOUNT RECONCILIATION:	\$75.00 PER HOUR
CHECK COLLECTION:	\$10.00
CONT OD CHARGE (CONTINUOUS OVERDRAFT CHARGE):	25.00 EVERY 5TH BUSINESS DAY
DEPOSITED CHECK RETURN:	NO CHARGE
GARNISHMENT/LEVY:	\$25.00
OVERDRAFT CHARGE:	\$35.00 PER PRESENTMENT OR RE-PRESENTMENT
RETURN ITEM CHARGE:	\$35.00 PER PRESENTMENT OR RE-PRESENTMENT
STOP PAYMENT CHARGE:	\$25 PER REQUEST
NON-CUSTOMER CHECK CASHING FEE ON ONUS CHECKS, INCLUDING CASHIER CHECKS:	1% OF THE CHECK AMOUNT, ON CHECKS OVER \$1000.00 MAXIMUM FEE AMOUNT \$100.00
RETURN MAIL HANDLING:	\$3.00 PER STATEMENT
RECURRING WIRE:	\$25.00 PER ITEM

**The following fee applies to COMPLETE CHECKING; ADVANTAGE CHECKING; PLATINUM CHECKING; MONEY MARKET ACCOUNT; and ADVANTAGE MONEY MARKET ACCOUNT Accounts:**

REORDERING CHECKS: (FEE DEPENDS ON STYLE OF CHECKS ORDERED)

**The following fee applies to COMPLETE CHECKING; EXCHANGE CLUB ACCOUNT; ADVANTAGE CHECKING; and PLATINUM CHECKING Accounts:**

CONT OD CHARGE (CONTINUOUS OVERDRAFT CHARGE) : 2.00 EVERY BUSINESS DAY AFTER 5TH BUSINESS DAY-OD PRIVILEGE CUSTOMERS

**The following fee applies to COMPLETE CHECKING; and PLATINUM CHECKING Accounts:**

FOREIGN ATM CHARGE: \$1.50 PER TRANSACTION

**The following fee applies to EXCHANGE CLUB ACCOUNT; and ADVANTAGE CHECKING Accounts:**

FOREIGN ATM CHARGE : \$1.50 PER TRANSACTION (6 FREE TRANSACTIONS PER STATEMENT CYCLE)

**MISCELLANEOUS FEES AND CHARGES**

**CHECKS**

MONEY ORDER/CASHIER'S CHECK: \$5.00 PER ITEM  
TEMPORARY CHECKS: \$0.20 PER CHECK

**ONLINE BANKING**

INTERNET BANKING: FREE

**MISCELLANEOUS CHARGES**

PHOTO COPIES: \$0.50 PER PAGE  
FAX SERVICE: \$1.00 PER PAGE  
GIFT AND ACCESS CARDS: \$5.00 PER CARD

**ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES**

**Member  
FDIC**