

CONTEMPORARY CHECKING II

April 17, 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 04-17-2023.
For current rate information call (712) 246-5118.

CONTEMPORARY CHECKING II

- * Low minimum balance
- * Tiered interest rate
- * Duplicate checks available
- * Free notary service
- * Free direct deposit
- * Redi-Reserve checking
- * ATM access with ShazamChek card

Qualification requirements do apply for Redi-Reserve checking and ShazamChek cards.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$599.99, but less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$2,499.99 the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account At institution's discretion . 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 IRETA account, then Interest (less applicable fees and service charges) will be sent to the Iowa Association of Realtors Foundation. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Account Commission, Judicial Branch Building.

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 \$600.00 to open this account.

Account Fees: Monthly service charge: \$8.00 + tax, if balance falls below \$600.00 per statement cycle. Transaction fee: \$.20 + tax will be charged for each check in excess of 20 if balance falls below \$600.00 during a statement cycle. The following fees apply to this account: Stop Payment: \$20.00; Returned Deposit Item Fee: \$5.00 per item; Closed Account within 30 days: \$10.00; and NSF Fee - Overdraft Charge, Return Item Charge: \$24.00 per presentment, (this may result in multiple fees assessed in connection with a single transaction when a merchant submits the same transaction multiple times for payment).

Member
FDIC