



STOCKMENS BANK

Dear Valued Customer,

Our mission at Stockmens Bank is to provide quality customer service, deliver a wide array of products and services, as well as develop products and services customized to meet our customer's needs. We do not take this effort lightly and strive on a daily basis to fulfill customer requests.

Due to the uncertainty in the economy and the Federal Reserve's current policy of maintaining a zero-interest rate environment, the Bank has been forced to re-evaluate our fee structure associated with deposit accounts. **Effective March 12, 2021**, Stockmens Bank will implement a new fee structure and some account requirement changes.

Please refer to the "Important Information For Our Customers" disclosure attached for specific details.

CURRENT ACCOUNT DETAILS		NEW ACCOUNT DETAILS	
<div style="display: flex; justify-content: space-between;"> ↓ *Please review the attached disclosures for full details* ↓ </div>			
Consumer Accounts			
Basic Checking	No Minimum Balance Fee	Basic Checking	Monthly Min. Balance Fee of \$3.00 waived with a \$100 minimum average daily balance *1 per statement cycle.
50 + Checking	Interest Offered	60 + Checking *2	No Interest Offered
1st Rate Checking	No Monthly Maintenance Fee or Minimum Balance Requirements	1st Rate Checking	\$6.00 Monthly Maintenance Fee waived with a \$250 minimum average daily balance per statement cycle.
1st Class Money Market/Money Market	Limited Transactions: 6 Per statement cycle	1st Class Money Market/Money Market	Limited Transactions: 6 Per Statement Cycle; \$5.00 per trans over 6 per statement cycle.
Business Accounts			
Business Checking	No Transaction Limits	Business Checking *3	100 free transactions; \$0.15 per transaction thereafter.
Business Plus Checking	\$7.00 Monthly Maintenance Fee waived with \$100 average daily balance per statement cycle. No Transaction Limits	Business Plus Checking *3	\$10.00 Monthly Maintenance Fee waived with \$5,000 average daily balance per statement cycle. 350 free transactions; \$0.15 per transaction thereafter.

Rest assured we are here to answer your questions and address your concerns. Feel free to contact your local branch.

We appreciate your friendship and loyalty to Stockmens Bank and sincerely Thank You for your business.

Respectfully,

Robert M. Alexander
Chairman and CEO

*1 Average Daily Balance is calculated by adding the ledger balance in the account for each day of the statement period and dividing that figure by the total # of days in the statement period.

*2 Current 50+ customers grandfathered into all other features. See disclosure.

*3 Transaction Items for this account will be deposit tickets, single checks within the deposit, credits or debits through ACH, ATM transactions and paid checks. Internal account transfers are excluded from this total.

ACCOUNT TYPE	MINIMUM BALANCE	MONTHLY SERVICE CHARGE(S)	INTEREST EARNED	ADDITIONAL INFORMATION
1st Rate Checking	\$100 Minimum Opening Deposit \$100	\$6.00 only if average daily balance falls below \$250	Yes* Earn a bonus interest rate on balance up to \$25,000 when requirements are met each statement cycle.	Bonus Interest Rate Requirements: - Sign up to receive e-statements through Online banking - Have at least 10 debit card purchases post and settle - Have at least 1 automatic (ACH) payment or direct deposit post and settle.
60+ Checking	\$100 Minimum Opening Deposit \$100	None	None	Exclusively for ages 60 and older Receive one free box of standard checks per year
Basic Checking	\$100 Minimum Opening Deposit \$100	\$3.00 only if average daily balance falls below \$100 No minimum balance requirement or fee on the Youth Account (ages 13-17)	None	Checking account with standard benefits such as a debit card and online mobile banking.
Business Checking	\$100 Minimum Opening Deposit \$100	\$7.00 only if average daily balance falls below \$100	None	Great for Small Business Customers 100 free transaction items per month; \$0.15 per transaction item thereafter
Business Plus Checking	\$5,000 Minimum Opening Deposit \$5,000	\$10.00 only if average daily balance falls below \$5,000	None	Great for Higher Transaction Business Customers 350 free transaction items per month; \$0.15 per transaction item thereafter. Maintenance fee can be waived with \$5,000 min ADB on this account or combined accounts ADB of \$25,000 of all accounts under same EIN #.
1st Rate Savings Personal Business Non-Profit Organization	\$100 Minimum Opening Deposit \$100 \$25 Minors	\$5.00 only if average daily balance falls below \$100 No minimum balance requirement or fee on the Minor account	Yes*	Quarterly Statements Unlimited over the counter withdrawals and in-person transfers
Health Savings	\$100 Minimum Opening Deposit \$100	None	Yes*	Individual or Family options Debit Cards available
1st Class Money Market Personal Business Non-Profit Organization	\$25,000 Minimum Opening Deposit \$25,000	\$10.00 only if minimum average daily balance falls below \$25,000 \$5.00 Excessive Transaction Fee applied after six debits to third parties	Yes* Tiers: \$0 - 24,999.99 \$25,000 - 99,999.99 \$100,000 +	Unlimited over the counter withdrawals and in- person transfers Transaction limitations for checks and preauthorized debits-See service charges. Tiered Rates
Money Market	\$1,000 Minimum Opening Deposit \$1,000	\$7.00 only if average daily balance falls below \$1,000 \$5.00 Excessive Transaction Fee applied after six debits to third parties	Yes* Tiers: \$0 - 24,999.99 \$25,000 - 49,999.99 \$50,000 +	Unlimited over the counter withdrawals and in-person transfers Tiered Rates Transaction limitations for checks and preauthorized debits-See service charges.

Free E-statements on all accounts/\$3.00 fee applies for paper statements. Additional fees may apply. Please refer to the fee disclosure for details
ADB-Average Daily Balance

*Consult Stockmens Bank for Current Rates.



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Stockmens Bank

BASIC CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Monthly Maintenance Fee - A minimum balance fee of \$3.00 will be imposed every monthly statement cycle unless you maintain a minimum average daily balance of \$100.00 for the monthly statement cycle. The Average Daily Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: **PAYMENT ORDER OF ITEMS**- The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write or initiate. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first. No interest is paid on this account. This account is for personal use only: it is not available to businesses.

Teen Checking, minor must be at least 13 years of age to have this checking account; parent or guardian must be a joint owner of the account; parent or guardian must also sign off on the issuance of a debit card (if applicable). All account fees are waived until the minor's 18th birthday date.

60 PLUS CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: **PAYMENT ORDER OF ITEMS**- The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write or initiate. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first. No interest is paid on this account. This account is for personal use only: it is not available to businesses.

**Any current 50 Plus Checking customer will adopt 60 Plus account features.

1ST RATE CHECKING

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 0.100% will be paid only for that portion of your average daily balance that is \$25,000.00 or more. The annual percentage yield (APY) for this tier will range from 0.75% to 0.10%, depending on the balance in the account. **Tier 2** - An interest rate of 0.750% will be paid on the entire portion of your average daily balance that is less than \$25,000.00. The annual percentage yield (APY) for this tier is 0.75%.

The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account 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 - 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 balance 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 - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Monthly Maintenance Fee - A minimum balance fee of \$6.00 will be imposed every monthly statement cycle unless you maintain a minimum average daily balance of \$250.00 for the monthly statement cycle. The Average Daily

Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: To earn the increased interest rate (Bonus): you must have a minimum of ten debit card transactions, excluding ATM transactions, as well as at least one ACH transaction post to your 1st Rate Checking Account per statement period. You must also sign up for and agree to receive your statements electronically via NetTeller Internet Banking. Failure to meet these requirements will result in a reduced interest rate of .10%, Annual Percentage Yield of .10%.

This account is for personal use only: it is not available to businesses.

PAYMENT ORDER OF ITEMS- The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write or initiate. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first.

MONEY MARKET CHECKING

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your average daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 2** - If your average daily balance is \$25,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.075% with an annual percentage yield (APY) of 0.08%. **Tier 3** - If your average daily balance is less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.050% with an annual percentage yield (APY) of 0.05%.

The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account 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 - 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 balance 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 - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$7.00 will be imposed every monthly statement cycle unless you maintain a minimum Average Daily Balance of \$1,000.00 for the monthly statement cycle. The Average Daily Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Deposit limitations - You may make an unlimited number of deposits into your account.

Withdrawal limitations - During any monthly statement cycle, you may make six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, check, draft, or debit cards for free. If you exceed the transfer limitations set forth above in any statement period, you will be subject to excessive transaction fee.

Fees and Charges - The following fees and charges apply to this account:

-Excessive Transaction Fee: \$5.00 for each check written or preauthorized debit in excess of six during a monthly statement cycle. (Please see transactions that apply to the 6 transactions above)

Additional Terms - The following additional terms apply to this account: To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write or initiate. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first.

1ST CLASS MONEY MARKET

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your average daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be 0.150% with an annual percentage yield (APY) of 0.15%. **Tier 2** - If your average daily balance is \$25,000.00 or more, but less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 0.125% with an annual percentage yield (APY) of 0.13%. **Tier 3** - If your average daily balance is less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%.

The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account 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 - 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 balance 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 - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$25,000.00.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$10.00 will be imposed every monthly statement cycle unless you maintain a minimum Average Daily Balance of \$25,000.00 for the monthly statement cycle. The Average Daily Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Deposit limitations - You may make an unlimited number of deposits into your account.

Withdrawal limitations - During any monthly statement cycle, you may make six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, check, draft, or debit cards for free. If you exceed the transfer limitations set forth above in any statement period, you will be subject to excessive transaction fee.

Fees and Charges - The following fees and charges apply to this account:

-Excessive Transaction Fee: \$5.00 for each check written or preauthorized debit in excess of six during a monthly statement cycle. (Please see transactions that apply to the 6 transactions above)

Additional Terms - To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write or initiate. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first

1ST RATE SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050% with an annual percentage yield of 0.05%.

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

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account quarterly.

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 - 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 balance 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 - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Service Charge Fee - A Service Charge fee of \$5.00 will be imposed every monthly statement cycle unless you maintain a minimum Average Daily Balance of \$100.00 for the monthly statement cycle. The Average Daily Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Deposit limitations - You may make an unlimited number of deposits into your account. **Additional Terms** - The following additional terms apply to this account: Minimum to open for minors is \$25.00 and service charge will be waived.

BUSINESS CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Monthly Maintenance Fee - A maintenance fee of \$7.00 will be imposed every monthly statement cycle if the Average Daily Balance falls below \$100.00. The Average Daily Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Transaction limitations – 100 free transaction items* per statement cycle; \$0.15 per transaction item thereafter

Fees and Charges - The following fees and charges apply to this account:

Transaction Fee: \$0.15 per transaction fee after 100 free transaction items

Additional Terms - The following additional terms apply to this account: **PAYMENT ORDER OF ITEMS**- The law permits us to pay items (such as checks or drafts) drawn on your account in any order. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first

* Transaction Item - An 'item' is defined as, but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals/transfers originated through an automated clearing house (ACH), an ATM, in person transfer or by a telephone/representative, online banking and paid checks issued from the account. Excluded Transaction Items: Incoming/Outgoing wires, fees posted to the account, interest posted to accounts and reversals posted due to bank error.

BUSINESS PLUS CHECKING

Minimum balance to open - The minimum balance required to open this account is \$5,000.00.

Minimum balance to avoid Monthly Maintenance Fee - A maintenance fee of \$10.00 will be imposed every monthly statement cycle if the Average Daily Balance falls below \$5,000.00. Maintenance fee can be waived with \$5,000 average daily balance on this account or combined accounts averaged daily balance of \$25,000 of all accounts under same EIN.

The Average Daily Balance is calculated by adding the Ledger Balance in the account for each day of the statement period and dividing that figure by the total number of days in the statement period.

Transaction limitations – 350 free transaction items* per statement cycle; \$0.15 per transaction item thereafter

Fees and Charges - The following fees and charges apply to this account:

Transaction Fee: \$0.15 per transaction fee after 350 free transaction items

Additional Terms - The following additional terms apply to this account: **PAYMENT ORDER OF ITEMS**- The law permits us to pay items (such as checks or drafts) drawn on your account in any order. When processing items drawn on your account, our policy is to pay checks or cash withdrawals presented to our institution for the payment of cash and point of sale transactions first. All other items will be paid according to the dollar amount within transaction type. We will then pay the smallest items first

* Transaction Item - An 'item' is defined as, but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals/transfers originated through an automated clearing house (ACH), an ATM, in person transfer or by a telephone/representative, online banking and paid checks issued from the account. Excluded Transaction Items: Incoming/Outgoing wires, fees posted to the account, interest posted to accounts and reversals posted due to bank error.



STOCKMENS BANK

FEE DISCLOSURE REVISED 1/29/2021

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Paper Statement Fee	\$3.00
Any mailed statement; Free e-statement	
Return Mail Fee	\$3.00
Official Check Fee	\$5.00
Stop Payment Fee (Check or ACH)	\$25.00
Wire Transfer (Incoming)	\$17.50
Wire Transfer (Outgoing)	\$25.00
International Outgoing Wire Fee	\$50.00
International Wire Tracer	\$15.00
Account closed within 90 days of opening	\$20.00
Dormant Account Fee	\$7.00
An account is determined to be dormant when there are no deposits or withdrawals by the customer in a 12 month period. Monthly fee is applicable to accounts with an average daily balance below \$3,000.	
Overdraft Fee-Overdraft caused by check, in person withdrawal, ACH or recurring POS debit.	\$33.00
Return Item Fee-Return item for insufficient funds caused by check or ACH debit.	\$33.00
Continuous Overdraft Fee	\$5.00
\$5.00 per business day account remains overdrawn after a period of five or more business days.	
Deposit Link (per transfer)	\$2.00
System generated transfer from savings or checking account to checking account to cover insufficient items.	
Returned Deposited Items-Business or Personal Accounts	\$15.00
ATM Daily Limit	\$505.00
Point of Sale Daily Limit	\$500.00
Replacement Debit Card	\$10.00
ATM WDL Service Charge	\$1.50
Use of any ATM not owned by Stockmens Bank	
Account or Statement Research (per hour)- (1 hour minimum)	\$30.00
Reprint of Statement, Check, or Account Documentation	\$3.00
Photocopy (per page)	\$0.25
Fax (first page / each additional page)	\$2.00 / \$1.00
Non-Locking Zipper Bank Bag	\$5.00
Notary Service	\$2.00 Non Customer
Free for customer	
Safe Deposit Box	Varies by size
Safe Deposit Box Key Replace or Drill	Varies by location
Foreign Item Collection (per item)	\$15.00
Levy or Garnishment	\$25.00