

**Benton State Bank**  
Shullsburg Community Bank  
Tennyson/Potosi Community Bank  
42 W Main PO Box 27  
Benton WI 53803  
608-759-3600/608-965-3600/608-763-3600

**18 Month & Over CD**

**FIXED RATE INFORMATION**

The interest rate on your account is 1.1300% with an annual percentage yield (APY) of 1.13%. You will be paid this rate until maturity.

**COMPOUNDING AND CREDITING**

Interest will be compounded every 6 month(s) and will be credited to your account every 6 month(s).

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**MINIMUM BALANCE REQUIREMENTS**

No minimum balance requirements apply to this account.

**BALANCE COMPUTATION METHOD**

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS**

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**FEES AND CHARGES**

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, or other electronic means.

Checks returned for Non-Sufficient Funds	\$30.00
Daily Overdraft Fee	\$15.00
Money Orders	\$5.00
Special Statements	\$5.00
Cashiers Checks to \$500.00	\$6.00
Cashiers Checks over \$500.00(per hundred)	\$1.00
Wire Transfers - Outgoing	\$25.00
Facsimile Service(FAX)non-customer - Outgoing First Page	\$3.00
Facsimile Service(FAX)non-customer - Incoming First Page	\$2.00
Facsimile Service(FAX)non-customer - Additional Pages - Incoming and Outgoing	\$1.00
Photocopies non-customers - Each Copy	\$0.25
Safe Deposit Box Fees(3x5 Box)	\$20.00
Safe Deposit Box Fees(5x5.5 Box)	\$22.00
Safe Deposit Box Fees(3x10.5 Box)	\$22.00
Safe Deposit Box Drilling	\$125.00
Lost Safe Deposit Box Key	\$40.00
Overdraft Protection/Sweep Authorization Annual Fee-this does not apply to 18 candles account	\$15.00
Overdraft Protection/Sweep Authorization per transfer-this does not apply to 18 candles account	\$0.50
Garnishment	\$40.00
Levies	\$40.00
Collection Fees - First \$1000.00	\$10.00
Collection Fees Over \$1000.00	\$20.00
Check Cashing(non-customer) and customers with less than \$50.00 average balance	\$15.00
Stop Payment Order and Indemnity Bonds	\$25.00
Hold on Checking account	\$30.00
Credit Reports	\$25.00

Safe Deposit Box Fees are payable each year on May 15th. Partial years will be pro-rated. A \$3.00 discount will be granted if fee is automatically debited from a checking or savings account.

Account Balancing/Research/Reconciliation-First Time Free-10 minutes maximum; Thereafter \$40/hour-minimum \$40.00

**TRANSACTION LIMITATIONS**

You may not make deposits into or withdrawals from your account until the maturity date.

**MATURITY DATE**

Your account will mature 12/19/2014.

**EARLY WITHDRAWAL PROVISIONS**

We will impose a penalty if you withdraw any of the funds before the maturity date. The penalty imposed will equal six(6) months interest. The early withdrawal penalty may invade principal. You may not make a withdrawal of principal from this account until the maturity date. Interest withdrawn prior to maturity will reduce the yield.

**RENEWAL POLICIES**

Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

**CURRENT RATE INFORMATION**

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/19/11. To obtain current rate and annual percentage yield information, please call 608-759-3600/608-965-3600/608-763-3600.