

CHECKING

ACCOUNTS

HOMETOWN ADVANTAGE CHECKING

Hometown Advantage checking offers a package of bank services including:

- MasterMoney Card.....Included
- Annual PULSE Access Fee.....Included
- Cash Advance or Withdrawals.....Included
- Transfer of Funds.....Included
- Balance Inquiry.....Included
- PULSE Card/PIN Replacement.....\$25.00
- Check Deposited or Cashed Returned Unpaid.....\$2.00
- X Monthly Maintenance Fee of \$10.00
- X No Minimum Balance
- X Unlimited Check Writing
- X Free Wallet Style Personalized Checks (Only Available in Hunter Green). Duplicate Style Personalized Checks Available at a Low Cost.
- X Automatic Loan Payments
- X Automatic Savings Transfers
- X Bank By Mail
- X Free Cashier's Checks, Money Orders, and Photocopies (Limit of 10 per Month)
- X No Annual Fee for VISA (Separate Application Required) No minimum balance

You receive all of the above benefits for a low monthly maintenance fee of \$10.00. A minimum deposit of \$50 will open this account and get you on your way to hassle free checking. No interest will be paid on this account regardless of the balance.

REGULAR CHECKING

If you write just a few checks per month (15 or less) and maintain an average collected monthly balance of \$250.00, then our Regular Checking is for you. A minimum deposit of \$50 will open this account. Should your average collected monthly balance drop below \$250.00, then a small maintenance fee of \$4.00(\$2.00 with E-Statements) will be assessed as well as a per check fee of \$.10 in excess of fifteen per statement cycle in which the account is subject to the maintenance fee. Upon request, this fee will be waived for full time students and customers age 55 and over (business accounts are not applicable.) No interest will be paid on this account regardless of the balance.

NOW CHECKING*

Let your money work for you! With our NOW Account you can earn an interest rate of ____% with an annual percentage yield of ____%. As an added benefit, this account allows you to enjoy unlimited check writing. A minimum deposit of \$500 will open this account. A monthly maintenance fee of \$6.50 is waived if you maintain a principal balance of \$500.

SUPER NOW CHECKING*

If you carry larger balances in your checking account and want to earn interest on those funds, then our Super NOW Account is for you. You can open this account with a minimum deposit of \$2,500 and enjoy unlimited check writing. The current interest rate this account earns is ____% with an annual percentage yield of ____%. Simply by maintaining a principal balance of \$2,500, you will avoid a monthly maintenance fee of \$6.50.

MONEY MARKET CHECKING*

Earn interest at a rate of ____% with an annual percentage yield of ____% on our Money Market Account. Earn interest at a rate of ____% with an annual percentage yield of ____% if your balance is \$25,000 -\$49,999.99. Earn interest at a rate of ____% with an annual percentage yield of ____% if your balance is \$50,000 or more in any statement period. If you have fewer than six pre-authorized transfers each statement period,(Internet banking transfer do not count against the six) then our Money Market Account is for you. A minimum deposit of \$2,500 will open this account. A monthly maintenance fee of \$6.50 is waived if you maintain a principal balance of \$2,500.

*At our discretion, the interest rate and the annual percentage yield may change on this account at any time. We use the daily balance method to calculate the interest on your account. The daily balance method applies a daily periodic rate to the principal in the account each day. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. Falling below the minimum balance requirement will affect the earnings because of the \$6.50 minimum balance fee. Maintenance fees will be waived for customers age 55 and over, upon request (business accounts are not applicable.) Interest will be compounded monthly. Interest will be credited monthly. Interest begins to accrue on the business day you deposit noncash items (for

example, checks.) This account is subject to the bank's Funds Availability Policy, provided in this pamphlet. (this excludes Money Market and Savings accounts)

This account is considered dormant after 365 days with no deposit or withdrawal activity. Any and all fees related with these accounts are only applicable if the minimum balance requirements are not met. A tiered rate structure applies to the Money Market account only.

STATEMENT

SAVINGS

ACCOUNTS

This basic account is designed to make saving easy. The minimum deposit to open this account is \$5.00. The current interest rate this account earns is ____% with an annual percentage yield of ____%. Interest will be compounded and credited semiannually and begins to accrue on the business day you deposit noncash items. If the account is closed before interest is credited, you may not receive the accrued interest. At our discretion, the interest rate and annual percentage yield may change on this account at any time. There are no maximum interest rate limits for this account. There are no time and minimum balance requirements. You may make no more than six preauthorized (excluding Internet Banking) transfers from this account per month. This account is considered dormant after 365 days with no deposit or withdrawal activity. Although you may not have a Mastermoney Card with a Savings Account, you may have a PULSE Card. Cashier's Checks and Money Orders from these accounts are subject to normal service charges.

CERTIFICATE OF

DEPOSIT

If you are looking for a better rate of return on your money, then maybe a Certificate of Deposit is the answer. We offer a variety of maturities, from 91 days to 5 years. Interest rates are determined as to the length of your investment. An early withdrawal penalty may be applied if funds are withdrawn before maturity.

MASTERMONEY BANK CARD

Your MasterMoney Bank Card is your key to financial convenience. It gives you access to your accounts, even when the bank is closed. Like a PULSE Card, your MasterMoney Bank Card lets you make cash withdrawals, deposits, transfers, and receive information on your bank accounts at ATMs worldwide. You can also make purchases directly from your checking account wherever MasterCard is accepted. Transactions are handled like credit card purchases, but what you spend comes directly from your checking account, just as if you'd written a check. To obtain your MasterMoney Card, simply stop by one of our bank locations and pick up an application.

PULSE CARD

Our PULSE Card allows you to have cash at your fingertips. With our PULSE card, you can "bank" with us at more locations than ever before and at any time on any day. You will be able to access your checking or savings accounts quickly and conveniently with the special link created between these accounts and special machines at banks, in supermarkets, shopping centers, retail stores, or gas stations....even at hours when the bank is normally closed. Handling large sums of cash is a thing of the past with your PULSE card. Special trips to the bank are no longer necessary. You'll have no difficulty getting cash in a variety of locations.

ACCOUNT SCHEDULE OF FEES

Hometown Advantage

Master Money Card.....	Included
Annual Pulse Access Fee.....	Included
Cash Advance or Withdrawals	Included
Transfer of Funds	Included
Balance Inquiry	Included
PULSE Card/PIN Replacement.....	\$25.00
Checks Deposited or Cashed Returned Unpaid.....	\$2.00

All Other Accounts

MasterMoney Card.....	Included
Annual PULSE Access Fee	\$6.00
Cash Advance or Withdrawals	\$1.25
Transfer of Funds	\$1.25
Balance Inquiry	Included
PULSE Card or PIN Replacement.....	\$25.00
Check Deposited or Cashed Returned Unpaid.....	\$2.00

Our cardholders are not charged at our ATM's.

FUNDS AVAILABILITY DISCLOSURE

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. All deposits made through ATM's not owned by us will be made available on the third business day after we receive them. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 P.M. at the Benton State Bank, Shullsburg Community Bank or Tennyson/Potosi Community Bank, M – TH or 6:00 p.m. on Friday on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after these times or on a day we are not open, we will consider that deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day after the day of deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

Your account has been opened 30 days or less.

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5000 on any day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of communication or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day or your deposit.

SCHEDULE OF FEES & CHARGES

Check Cashing (non-customer).....	\$15.00
And customers with less than \$50.00 average balance	
Check Printing Charges	Varies with Check Style
Special Statement	\$5.00
Non-Sufficient Funds (NSF) & Overdrafts Paid	
Check Paid - Returned.....	\$30.00
Daily Overdraft Fees.....	\$15.00
Money Orders (Only Up to \$300).....	\$5.00
Cashier's Checks	
\$0.00 to \$500.....	\$6.00
Per hundred over \$500.....	\$1.00
Wire Transfers	
Outgoing.....	\$25.00
Facsimile Service (FAX)	
Incoming.....	\$2.00
Outgoing.....	\$3.00
Additional Pages.....	\$1.00 each
Photocopies	
Per copy (No charge for customers).....	\$.25
Safe Deposit Box Rent	
3 x 5.....	\$20.00
5 x 5 ½.....	\$22.00
3 x 10 ½.....	\$22.00
(Payable each year on May 15 th . Partial years will be pro-rated. A \$3.00 discount will be granted if fee is automatically debited from a checking or savings account at this bank.)	
Safe Deposit Box Drilling.....	\$125.00
Lost Safe Deposit Box Key.....	\$40.00
Account Balancing/Research/Reconciliation	
First Time.....	\$0.00
Thereafter.....	\$40.00/hour - minimum \$40.00
Garnishments.....	\$40.00
Levies.....	\$40.00
Collection Fees	
First 1,000.....	\$10.00
Over \$1,000.....	\$20.00
Indemnity Bonds.....	\$25.00
Overdraft Protection/Sweep Authorization	
Annual Fee.....	\$15.00
Fee per transfer.....	\$.50
Stop Payment Fee.....	\$25.00
Checking Account Hold.....	\$30.00
Credit Reports.....	\$25.00

This bank keeps records for a period of 7 years.

This bank reserves the right to close any deposit account at our discretion.

BENTON STATE BANK HOURS

Monday:	8:00 a.m. - 4:00 p.m.
Tuesday:	8:00 a.m. - 4:00 p.m.
Wednesday:	8:00 a.m. - 5:00 p.m.
Thursday:	8:00 a.m. - 4:00 p.m.
Friday:	8:00 a.m. - 6:00 p.m.
Saturday:	8:30 a.m. – 12:00 p.m. 1 st & 3 rd Saturday

SHULLSBURG COMMUNITY BANK HOURS

Monday:	8:00 a.m. - 4:00 p.m.
Tuesday:	8:00 a.m. - 4:00 p.m.
Wednesday:	8:00 a.m. - 4:00 p.m.
Thursday:	8:00 a.m. - 4:00 p.m.
Friday:	8:00 a.m. - 6:00 p.m.
Saturday:	8:30 a.m. – 12:00 p.m. 2 nd & 4 th Saturday

TENNYSON/POTOSI COMMUNITY BANK HOURS

Monday:	8:30 a.m. – 5:00 p.m.
Tuesday:	8:30 a.m. – 5:00 p.m.
Wednesday:	8:30 a.m. – 5:00 p.m.
Thursday:	8:30 a.m. – 5:00 p.m.
Friday:	8:30 a.m. – 6:00 p.m.
Saturday:	8:30 a.m. – 12:00 p.m. 2 nd & 4 th Saturday

AUTOMATED TELLER

TERMINAL LOCATIONS

Zephyr Depot	119 Main St	Benton, WI 53803
Miner Depot	206 State Rd 11	Shullsburg, WI 53586
New Horizons	1849 Galena St	Darlington, WI 53530
Tenosi Pump N Go	327 Hwy 61 S	Potosi, WI 53820
Main St Pub		
& Winery	122 S Main St	Cuba City WI 53807
Potosi Brewery		
Foundation Inc.	209 S. Main St	Potosi WI 53820
Lafayette County		
General Store	327 Stone Hill Ave	Belmont WI 53510

The Shullsburg Community Bank and Tennyson/Potosi Community Bank are branches of Benton State Bank. These branches are in-fact part of the same insured institution and deposits held at each facility are not separately insured.

Check Cashing Fees

This Bank reserves the right to not cash any checks for a non-customer. If we so choose to cash a check for a non-customer they must provide us with a form of identification and their social security number. A charge of \$15.00 will be assessed.

Cash Out Limitation

This bank reserves the right to limit cash out for payment of any draft to \$5,000. Any remaining balance may be paid through an official check or bank draft.

DEPOSIT ACCOUNTS



42 West Main
Benton, WI 53803
(608)759-3600



195 Highway 11
Shullsburg, WI 53586
(608)965-3600



338 Highway 61
Potosi, WI 53820
(608)763-3600
MEMBER FDIC