

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

**NOW Checking
Truth-In-Savings Disclosure**

ELIGIBILITY REQUIREMENTS

Maintenance fees will be waived for customers age 55 and over, upon request (business accounts are not applicable).

VARIABLE RATE INFORMATION

The interest rate on your account is 0.1500%, with an annual percentage yield (APY) of 0.15%.
Your interest rate and annual percentage yield may change.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Changes

There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$500.00 to open this account. A minimum balance fee of \$6.50 will be imposed every month if the daily balance in the account falls below \$500.00 any day of the month.

You must maintain a minimum daily balance of in the account each day to obtain the disclosed annual percentage yield. 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 daily balance requirement will affect the earnings because of the \$6.50 minimum balance fee.

DORMANT/INACTIVE ACCOUNT INFORMATION

This account is considered dormant after 12 months of no deposit or withdrawal activity. Accounts that are dormant for 5 years and unclaimed will be sent to the State of Wisconsin Unclaimed Property Division.

PROCESSING ORDER

All credit transactions are processed first. Debits are posted as follows: ATM and Debit card purchases, then checks, then automatic transactions. These items are posted lowest to highest within each group.

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

No transaction limitations apply to this account.

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.