



BristolMorganBank.com | Toll Free: 888-852-3191 | Fax: 920-583-8419

TRUTH-IN-SAVINGS DISCLOSURES E-Z MONEY CHECKING

The interest rate and annual percentage yield are stated on the Deposit Rate Chart which is attached to this disclosure. If you would more current rate and yield information please call us at **1-888-852-3191**.

We reserve the right to, at any time, require not less than **7 days' notice** in writing before any withdrawal from an interest bearing account.

Definitions:

Business Day: Our business days are Monday through Friday not including any of the legal public holidays.

Banking Day: Any business day on which an office of a bank is open to the public for carrying on substantially all of its banking functions.

Interest Rate Information:

Variable Rate: The interest rate and annual percentage yield may change after account opening. This interest rate and annual percentage yield depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Information:

To open the account, you must deposit at least **\$500.00**.

To avoid the imposition of the **\$10.00** Service Charge you must meet **ONE** of the following requirements:

- Maintain a minimum balance of **\$500.00** each day of the statement cycle; or
- Maintain **\$5,000** in a savings account or Certificate of Deposit (Excludes Christmas Club); or
- Have a Bristol Morgan Bank **loan** with automatic payments.

To obtain the annual percentage yield disclosed, you must maintain a minimum balance of **\$500.00** in the account each day.

Compounding and Crediting:

Interest will be compounded daily and credited to your account monthly. If you close your account before your interest is credited, you will not receive the accrued interest.

Balance Computation Method:

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

Accrual of Interest on Noncash Deposits:

Interest begins to accrue on the first business day after the banking day of deposit.

Other Fees:

You will find our Fee Schedule listed on the Common Features disclosure.

OAKFIELD - Main Office

103 South Main Street
P.O. Box 128
Oakfield, WI 53065

BRANDON

600 Clark Street
P.O. Box 278
Brandon, WI 53919

VAN DYNE

N9512 Van Dyne Road
P.O. Box 128
Van Dyne, WI 54979

