



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

## TRUTH-IN-SAVINGS DISCLOSURES E-Z SAVINGS ACCOUNT

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.

### Compounding and Crediting:

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

### Balance Information:

To open the account, you must deposit at least **\$100.00** unless you are 17 years and under, then the minimum deposit is **\$25.00**.

To avoid the imposition of the Service Charge of **\$5.00** you must maintain a minimum balance of **\$100.00** for every day of the Statement Cycle or be under the age of 18.

To obtain the annual percentage disclosed, you must maintain a minimum balance of **\$0.01** in the account each day.

### 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 you deposit noncash items (for example, checks).

### Transaction Limitations:

During any calendar month, you may not make more than 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, computer transfer, or by check, draft, debit card or similar order to a third party.

A service charge of **\$2.00 per item** will be charged for each debit transaction in excess of six during the month.

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#### 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

