

## PowerInterest Checking

**ACCOUNT ELIGIBILITY** The PowerInterest Checking account is for consumer customers only. Business customers are not eligible to open a PowerInterest Checking. Limited to one **PowerInterest Checking** per Tax Identification Number.

**BONUS RATE ELIGIBILITY REQUIREMENTS** To qualify for **PowerInterest Checking** bonus rate rewards you must meet the following requirements each statement cycle:

- Receive monthly statements electronically by enrolling in eStatements and maintain a valid email address with the bank.
- Receive at least one ACH direct deposit into the account, minimum of at least \$200.00, such as Payroll, Pension or SSI.
- Access Online Banking at least once per statement cycle.
- Make 12 signature based Debit Card transactions of at least \$10.00 each.

The "Statement Cycle" is monthly and starts on the first day of each month and concludes on the last day of each month. To qualify for the bonus rate rewards, eligibility requirements have to be met by the last business day of the statement cycle, which is considered the qualification period. In some instances, transactions completed near the end of the month may not settle to the customer's account in the current statement cycle and will be counted towards the next month's requirement. If the above requirements are not met, the **PowerInterest Checking** base rate will be paid.

### **TRUTH IN SAVINGS ACCOUNT DISCLOSURE**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

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

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open account** - You must deposit \$50.00 to open this account.

**Daily 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 no later than the business day we received credit for the deposit of noncash items (for example, checks).

### **RATES AND ANNUAL PERCENTAGE YIELDS**

When the bonus rate **PowerInterest Checking** eligibility requirements **are not** met during the qualification period, the Base Rate of interest and Annual Percentage Yield (APY) will be paid on the entire balance as follows:

Base Rate	Balance Tier	Interest Rate	Annual Percentage Yield (APY)
	All Balances	0.10%	0.10%

When the bonus rate **PowerInterest Checking** eligibility requirements **are** met during the qualification period, the Bonus Rate of interest and Annual Percentage Yield (APY) will be paid as follows:

Bonus Rate	Balance Tier	Interest Rate	Annual Percentage Yield (APY)
<b>Tier 1</b>	\$0.00 - \$24,999.99	3.01%	3.05%
<b>Tier 2</b>	\$25,000.00 - \$99,999.99	0.50%	3.05% - 1.13%
<b>Tier 3</b>	\$100,000.00 - Above	0.25%	1.13% - 0.25%

The Bonus Rate applies as follows: If your daily balance is \$0.00 through \$24,999.99, the interest rate paid on the entire balance will be 3.01% with an APY of 3.05%. An interest rate of .50% will be paid only for that portion of your daily balance that is \$25,000.00 through \$99,999.99. The APY for this tier will range from 3.05% to 1.13%, depending on the balance in the account. An interest rate of .25% will be paid only for that portion of your daily balance that is \$100,000.00 and above. The APY for this tier will range from 1.13% to .25%, depending on the balance in the account.

The interest rates and Annual Percentage Yields (APY) are subject to change. The APY is accurate as of January 1, 2012. You may call 920-459-4444 to determine if any of this information has changed.

#### **\*\*\*\*NOTICE TO CONVENIENT POWER LINE CUSTOMERS\*\*\*\***

Any unpaid minimum payment billed on your previous Convenient Power Line statement will not be due on the stated date or automatically withdrawn from your checking account. Your new required payment amount and due date will be recalculated and billed with your next statement.

#### **\*\*\*\*STATEMENT INFORMATION\*\*\*\***

Due to the conversion of your checking account to the PowerInterest Checking your future statements will be produced at the end of the month. For your convenience you may view your transactions online.