

Personal Checking Accounts

Today, everyone is looking for convenient and flexible ways to handle their money. At State Bank of Cross Plains, we understand that different lifestyles have different needs, which is why we have checking account options for everyone, no matter where they are in life.

	Bonus Checking (for students ³)	Direct Checking	Custom Rewards Checking	Prestige Checking
Best if you want:	A highly convenient account you can take with you to school	A convenient checking account for everyday banking needs	A debit rewards program with unlimited transaction capabilities	To earn a great rate when minimum requirements ³ are met each month
Minimum opening balance	None	None	None	None
Mobile Banking and Mobile Deposit	✓	✓	✓	✓
Refund of our fee on non-proprietary ATM transactions²	✓	✓	✓	✓
Free personalized VISA Debit Card	✓	✓	✓	✓
Free Online Banking	✓	✓	✓	✓
Free eStatement	✓	✓	✓	✓
Online BillPay	✓	✓	✓	✓
Unlimited check writing	✓	✓	✓	✓
Overdraft Privilege available, fees may apply.	\$200	\$700	\$1,000	\$1,500
My \$ (Personal Financial Manager)	✓	✓	✓	✓
Earns interest				✓ ³
Installment Loan benefits may be available	✓	✓	✓	✓
Courtesy Checks at account opening			✓	✓
Retirement Readiness Review				✓
Free money orders & cashier's checks				✓
VISA Debit Card Rewards	✓		✓	
Monthly Maintenance Fee	N/A	\$5. No fee for seniors age 62 or above.	\$10	\$15
Minimum requirements to waive Monthly Maintenance Fee	N/A	None	4 or more qualifying services ⁴ or \$20,000 combined deposit account balances. ⁵	5 or more qualifying services ⁴ or \$50,000 combined deposit account balances. ⁵

Paper Statements are available on all of the above checking products for a \$3 fee. No \$3 fee for seniors age 62 or above. Statements with images are \$5 for all customers.

Qualifying Services⁴:

Choosing 4 or 5 qualifying services means 4 or 5 different services noted below. For example;

3 Certificates of Deposit = one qualifying service

- **Personal or Junior Savings**
- VISA Debit Card
- Direct Deposit⁶
- eStatement
- Business Checking⁷
- Certificates of Deposit
- Installment Loan
- Home Loan⁸
- Home Equity Loan
- VISA Credit Card
- Premium Plus Money Market Account
- Investments with Financial Advisory or Wealth Management

Combined Deposit Account Balances⁵:

- **Personal or Junior Savings**
- Premium Plus Money Market Account
- Certificates of Deposit
- IRAs

¹ For students through age 24. You must convert to another checking account by age 25.

² Other financial institutions may still apply a surcharge fee.

³ Interest rate is tiered. To qualify for the higher interest rate on balances \$20,000 or less, you must: receive a monthly eStatement, complete at least 16 debit card purchase transactions (excluding ATM transactions), and log on to the account through personal Mobile Banking or personal Online Banking each statement cycle. Balances above \$20,000 and accounts not meeting the requirements will earn a lower rate of interest. Limit of one Prestige Checking account per individual.

⁴ Qualifying Services are determined based on the primary taxpayer identification number assigned to the Custom Rewards Checking or Prestige Checking and include any services listed under Qualifying Services where the person is considered an account owner. The number of services are calculated as of the last business day of the previous calendar month. Credit for a Business Checking account is limited to the business owner(s). If adding a VISA Credit Card, Business Checking, or Investments after opening a Custom Rewards Checking or Prestige Checking, please notify your personal banker to have your checking account reflect the additional services.

⁵ Combined Deposit Account Balances are calculated based on the primary taxpayer identification number assigned to the Custom Rewards Checking or Prestige Checking and includes the balance in this account along with the balances of any accounts listed under Combined Deposit Account Balances where the person is considered an account owner. Account balances are determined using the previous calendar month end average balance and the account must be open on the last business day of the month to be included.

⁶ Direct Deposit must be made to the Custom Rewards Checking or Prestige Checking in order to count as a service for that account.

⁷ Business Checking will count as a Qualifying Service for the owners of a Sole Proprietor, Limited Liability Corporation, or a Partnership.

⁸ Serviced by State Bank of Cross Plains.



Personal Savings Accounts

It's never too early – or late – to start saving for your goals. Start your emergency, vacation or college fund today with one of our Savings account options.

	Junior Savings (under age 18)	Personal Savings	Premium Plus Money Market	Health Savings Account
Best if you want:	A great way to start your children on a savings plan	A great place to save for a special purchase with a low minimum balance	All the benefits of a savings account with limited check writing privilege	To save for health care expenses, with the added benefit of tax savings and reduced health care costs
Minimum opening balance	None	None	None	None
Mobile Banking and Mobile Deposit	✓	✓	✓	✓
Free Online Banking	✓	✓	✓	✓
Online BillPay	✓	✓	✓	✓
My \$ (Personal Financial Manager)	✓	✓	✓	✓
Free eStatement	✓	✓	✓	✓
Monthly account statement	✓	✓	✓	✓
Quarterly account statement	✓			
Earns interest	Yes	Yes	Yes, tiered interest rate	Yes, tiered interest rate
Minimum daily balance required to avoid monthly maintenance fee	N/A	\$750	\$2,500	N/A
Monthly Maintenance Fee	N/A	A \$2 maintenance fee will be charged to your account if the balance is below \$750 and no deposit is made during the statement period.	\$11.95 monthly fee	N/A
Other requirements/restrictions	Federal regulations require a limit of up to six withdrawals by check, debit card, preauthorized electronic or telephone transfer per month.	Federal regulations require a limit of up to six withdrawals by check, debit card, preauthorized electronic or telephone transfer per month.	Federal regulations require a limit of up to six withdrawals by check, debit card, preauthorized electronic or telephone transfer per month.	
Other fees (maintaining minimum balance does not waive other fees)	Monthly statement option - \$2.95 each for every debit over 6 debits per statement period. Quarterly statement option - \$2.95 each for every debit over 18 debits per statement period.	\$5 each for every debit over 4 per statement period.	\$7 each for every debit over 6 per statement period.	\$25 external transfer



Individual Retirement Accounts

- Opening balance requirements vary by account.
- Variety of terms available.
- Fixed and variable rates available.
- Tax-favored savings.
- Rollover assistance available.

Customized terms can be determined to fit your individual needs. Interest is paid at maturity on terms less than 91 days. Penalty for early withdrawal.

Certificate of Deposit

- Fixed Rate Certificate of Deposit.
- Fixed interest rate paid on entire balance.
- Optional automatic renewal at interest rate in effect on maturity date.

Customized terms can be determined to fit your individual needs. Interest is paid at maturity on terms less than 91 days. Penalty for early withdrawal.

Safe Deposit Boxes

For safety and security of important documents and items, we provide safe deposit boxes at our Cross Plains, Middleton, Madison, Mt. Horeb, Oregon, Verona, Waunakee and Black Earth offices. Access is allowed during normal lobby hours for each office. Sizes and availability vary by location.

Safe Deposit Boxes	FEE
3 x 5	\$ 30.00
5 x 5	\$ 45.00
3 x 10	\$ 60.00
5 x 10	\$ 80.00
10 x 10	\$ 120.00
Billing Fee	\$ 10.00
Drilling Fee	\$ 275.00
Lost Key Fee	\$ 40.00
Late Fee (60 days overdue)	\$ 20.00

FDIC coverage does not extend to safe deposit boxes. Seek personal insurance as necessary.

Related Service Charges

Related Service Charges	Fee
Bank Checks	
Cashiers Check	\$7.00
Money Order	\$5.00
Card Services	
VISA Debit Card	FREE
ATM Card	FREE
Replacement Card	\$12.00
ATM Withdrawal Fee:	
State Bank of Cross Plains ATMs	FREE
Non-proprietary surcharge-free network ATMs which includes ATM Access & MoneyPass	FREE
Other Non-proprietary ATMs	\$2.50
This fee does not include surcharges being assessed by ATM owner.	
PIN Reset	FREE
Closed Account (within 90 days of opening)	
Checking	\$35.00
Savings	\$35.00
Counter Check Fee	\$1.00 each / Maximum of 5

Related Service Charges (Continued)

Related Service Charges (Continued)	Fee
Deposit Return Item Fee	\$12.00
Foreign Currency Order Fee	\$15.00
Garnishment/Levy	\$100.00
Individual Retirement Account External Transfer Fee	\$50.00
Overdrafts	
Overdraft Fee:	
If you do not have enough funds in your account to cover a transaction, we may choose, at our discretion, to pay the item and charge you an overdraft fee. If overdrawn balance is \$5 or less, there will not be a fee assessed.	
Overdraft Fee	\$35.00 per item
Maximum fees per day:	unlimited
Overdraft Fee (Continued Negative Balance):	
Fee assessed on 10th business day	\$25.00
Fee assessed on 15th business day	\$25.00
Returned Item Fee:	
If you do not have enough funds in your account to cover a transaction, we may choose, at our discretion, to return the item and charge you a fee.	
Returned Item Fee	\$35.00 per item
Popmoney – accessed through BillPay (fee is reflected in transaction amount)	
Send Money:	
Next Day	FREE
3 Day	FREE
Instant Pay	\$3.00
Request money	FREE
Research	
Account Research	\$30.00 / hour
Account Reconciliation	\$30.00 / hour
Per Statement	\$5.00
Per Item Copy	\$2.00
Savings Overdraft Protection	\$10.00 per transfer (transfers in increments of \$100.00)
Statements with check images	\$5.00/month
Stop Payments	
Per Check	\$30.00
Series	\$35.00
Permanent Stop Payment	\$40.00
Wire Transfer Fees	
Incoming (Domestic or International)	\$20.00
Outgoing (Domestic)	\$25.00
Outgoing (International)	\$50.00

Bold items indicate a change.

Important Account Information

Safety of your money against loss is an important consideration. All our deposit accounts are FDIC insured.

The Federal Truth in Savings Act requires specific disclosures regarding APY (Annual Percentage Yield), interest payment frequency, advance notice of rate changes, balance calculation methods and relevant fees.

This information is specific to the type of account you open and will be supplied in addition to this brochure.

For more detailed information on any of the accounts listed in this brochure, please contact us.



Overdraft Privilege Policy

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Transactions that may overdraw your account include checks, in-person withdrawals, ATM withdrawals, or other electronic means. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

We may approve your overdraft items within your current available Overdraft Privilege limit as a non-contractual courtesy. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. Your overdrawn balance will include any fees charged against the account.

We will pay overdraft items for checks, in-person withdrawals, and ACH transactions. For ATM and one time debit card transactions, you must affirmatively consent to allow your account to become overdrawn. The option to opt in to this service is provided to you at account opening. You may change your decision at any time. Any electronic balance provided to you during a balance inquiry will not reflect your Overdraft Privilege limit.

We generally pay electronic withdrawals and ACH withdrawals first based on electronic transaction type, in order from lowest to highest dollar amount. We then pay checks in check number order, per the bank's policy. The payment order of items may create multiple overdraft items during a single banking day. If this occurs, you will be charged an Overdraft Fee of \$35.00 for each overdraft item paid. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. Please note that the amount of the overdraft plus the bank's Overdraft Fee of \$35.00 per item will be deducted from the Overdraft Privilege limit.

There is no limit to the number of NSF fees assessed per day. However, any item that creates an overdraft balance of \$5.00 or less in a checking account will not be assessed a fee.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. A Returned Item Fee of \$35.00 will be charged for each item returned. You will be notified of any overdraft items paid or returned that you may have, however, we have no obligation to notify you before we pay or return any item.

Any overdrawn balance, including fees, shall be due and payable upon demand. In the event demand has not been made, you should cover the overdraft within 30 days of its occurrence. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

If you decide to not participate in the Overdraft Privilege program, any overdrawn balance you may have on your account is your responsibility to cover. If you would like to have this service removed, please contact your personal banker or our Customer Support at (608) 798-2400 or toll free at (855) 256-7328.

Overdraft Privilege is not to be viewed as an encouragement to overdraw your account. In order to avoid fees, manage your account responsibly by tracking your daily activity and reconcile regularly.

LIMITATIONS: State Bank of Cross Plains reserves the right to limit participation and discontinue this service without prior notice.

Effective: 04/05/2018

