

TRUTH IN SAVINGS DISCLOSURE REWARDS ACCOUNT

Acct#: _____

Date: _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Minimum Balance Requirement

To open the account you must deposit at least \$100.00 at the time of account opening.

Service Charge

A service charge of \$5.95 will be assessed each statement cycle.

To Obtain a Refund of the Service Charge

The service charge amount of \$5.95 will be refunded to you each statement cycle that you are age 23 or younger and you receive your account statement electronically.

You will not be eligible for a refund of the monthly service charge if you are 23 or younger and there are no deposits or withdrawals made to the account for 12 months.

Cash Reward Potential

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made \$500.00 to \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive \$5.95 in cash reward deposited to your account that statement cycle.

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made more than \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive \$10.95 in cash reward deposited to your account that statement cycle.

Mailed Paper Statement Fee

A fee of \$3.95 will be charged to the account each statement cycle if you decline or do not activate e-statements on the account and instead choose to receive a mailed paper statement.

Mailed Imaged Checks Fee

An additional fee of \$2.00 will be charged to the account each statement cycle if you decline or do not activate e-statements on the account and instead choose to receive a mailed paper statement with a copy of check images included.

ATM (Automated Teller Machine) Fees

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the ATM or network.

ATM Fee Refund

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made \$500.00 to \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive a refund of up to \$10.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$10.00.

If you have at least one direct deposit or at least one mobile deposit posted to the account during the statement cycle or receive your account statement electronically AND the account statement reflects you have made more than \$1,500.00 in point of sale or recurring transactions with your debit card during the statement cycle you will receive a refund of up to \$15.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$15.00.

If you are age 23 or younger AND receive your account statement electronically, but do not meet the point of sale or recurring transaction limits for ATM Fee Refunds above, you will still receive a refund of up to \$10.00 each statement cycle for fees incurred for using an ATM machine not operated by us. The amount of the refund will be the lesser of the actual amount of ATM fees you were charged or \$10.00.

You are only eligible to receive one \$10 or \$15 ATM Fee Refund opportunity based on either your account activity or age per statement cycle. Fee refunds are not cumulative.

The period we use is a monthly statement cycle. Point of sale or recurring debit card transactions and ATM Fees must post to your account as of the last business day of the month to be counted for the cash reward potential or ATM Fee refund opportunity. The qualification period for any account activity, ATM fee refunds, service charges, or reward potential begins the day after the last business day of the prior month and ends on the last business day of the current month. Business days are Monday - Friday, except Federal holidays.

Additional Terms

See the reverse side of this document for more Additional Terms.

Check Printing Fee

Check printing fee depends on style ordered. A fee of \$0.50 may be assessed for each check not ordered through First International Bank & Trust that cannot be automatically processed.

Stop Payments

Each Stop Payment requested will be charged \$30.00 per item or \$60.00 per range of items.

Early Account Closing

An early account closing charge of \$10.00 will be assessed on any account that has been open for less than six months.

Foreign Country Transactions

If you conduct a transaction with the ATM / Debit Card in a foreign country, there will be an international service assessment or an international currency conversion fee of up to one percent (1%) of the transaction amount that will be included in the transaction that appears on your monthly statement.

Transaction Processing

The creation of an overdraft depends, in part, upon when we post the transaction. Transactions are posted at the end of the business day. We typically post transactions in the following order: internal transactions, ATM and point-of-sale of "POS" transactions (smallest amounts to largest), ACH (as received) and checks (in numerical sequence, so lower check numbers are paid first). However, exceptions may occur, and we reserve the right to change the order in which transactions are posted at our discretion. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of Paid Overdraft or Returned NSF Fees incurred.

Fee Schedule

Please refer to the fee schedule for charges for other requested services.

Overdraft Fees

PLEASE SEE OUR OVERDRAFT COVERAGE OPTIONS DISCLOSURE and TERMS AND CONDITIONS OVERDRAFT ADDENDUM FOR MORE INFORMATION RELATED TO OVERDRAFTS.

When we determine there are not enough available funds in your account to cover a transaction at the time it is presented to us and posted for payment, either (i) we will authorize and pay the transaction, creating an "overdraft," or (ii) we will decline the transaction or return the transaction as unpaid due to a non-sufficient funds or "NSF." In either case, we may charge a fee.

We charge a \$30.00 Paid Overdraft Fee for each transaction that would create an overdraft or non-sufficient funds (NSF) balance on your account that we choose to pay at our discretion.

We charge a \$30.00 Returned NSF Fee for each transaction that would create an overdraft or non-sufficient funds balance on your account that is returned.

We will charge a maximum of 7 Paid Overdraft Fees or Returned NSF Fees (\$210 total) per day.

We will not charge a Paid Overdraft Fee or a Returned NSF Fee if your account is overdrawn by \$10 or less or if the amount of the transaction creating the overdraft or NSF is \$10 or less.

We also charge a \$30.00 Continuous Overdraft Balance Fee each 5th business day the account remains overdrawn. Every day is a business day, except Saturdays, Sundays, and Federal Holidays. We will not charge the Continuous Overdraft Balance Fee if the outstanding overdraft balance is \$10.00 or less.

Common examples of transactions that can create an overdraft or NSF are (1) the payment of checks or other transactions made using a checking account number, both recurring and non-recurring debit card transactions, ATM withdrawals, in-person withdrawals, ACH transfers, or on-line or automatic bill payments; (2) payments authorized by you; (3) the return of unpaid items you deposited; (4) charging your account for our applicable service charges and fees; or (5) the deposit of items to your account which according to our funds availability policy, are treated as not yet "available" or "finally paid".

A single transaction may be presented to us for payment multiple times (a/k/a representments), and we do not monitor and cannot control the number of times a transaction is presented by a payee for payment. A single transaction can incur multiple fees as we may charge you a Returned NSF or a Paid Overdraft Fee each time a transaction is presented to us for payment if the amount of money available in your account at the time of settlement is not sufficient to cover the payment, regardless of the number of times the payment is presented.

If multiple transactions would overdraw your account on the same day, each transaction would be assessed an appropriate Paid Overdraft Fee or Returned NSF Fee of \$30.