

BUSINESS TRUTH IN SAVINGS DISCLOSURE

SMALL BUSINESS ACCOUNT

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the statement cycle falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BUSINESS ANALYSIS ACCOUNT

Earnings Credit – This account features an earnings credit which is applied to reduce or eliminate some of the fees on the account. If the earnings credit exceeds those fees for any period, you will be assessed none of those fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit. The fees to which the earnings credit is applied are all fees except check orders.

Earnings Credit Calculation – The earnings credit will be calculated by applying the daily periodic earnings credit rate to the principal in the account each day of the period. At our discretion, the daily periodic earnings credit rate may change at any time. The earnings credit will be calculated and applied against fees incurred for the monthly statement cycle.

Minimum balance to open the account – You must deposit \$100.00 to open this account.

Accrual of earnings credit on noncash deposits – Earnings credit begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees: A monthly maintenance fee of \$5.00 will be charged each month.

Checks paid and other debits	\$0.10
Deposits and other credits.....	\$0.35

ITEMS DEPOSITED

On us items.....	No Charge
Local items.....	\$0.02
Other transit items.....	\$0.06

RETURNED ITEMS

Returned Items	\$5.00
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COIN & CURRENCY

Rolled Coin	\$0.05/roll
Strapped currency	\$0.25/strap

REGULAR MONEY MARKET DEPOSIT ACCOUNT

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.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest if less than \$1.00

Minimum balance to open the account – You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000.00. The average balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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 receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: Transfers from a Super Saver Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer or by check or similar order to third parties are limited to six per monthly statement cycle.

SUPER SAVER MONEY MARKET DEPOSIT ACCOUNT

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.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest if less than \$1.00

Minimum balance to open the account – You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees – A service charge fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000.00. The average balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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 receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: Transfers from a Super Saver Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer or by check or similar order to third parties are limited to six per monthly statement cycle.

Fee: An early closing fee will be charged if this account is closed within **six months** of opening.

COMMON FEATURES

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

___ SMALL BUSINESS ACCOUNT

___ BUSINESS ANALYSIS ACCOUNT

The periodic earnings credit rate for your account is _____%.

___ SUPER SAVER MONEY MARKET DEPOSIT ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$20,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** – If your daily balance is more than \$9,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** – If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

___ REGULAR MONEY MARKET DEPOSIT ACCOUNT

Rate Information:

- **Tier 1** – If your daily balance is \$1,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%
- **Tier 2** – If your daily balance is \$999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%

THE FARMERS STATE BANK OF WAUPACA
Mailing Address – All Locations
112 W Fulton St
Waupaca, WI 54981-1540

MEMBER FDIC

As of 7/28/16