

# **TRUTH-IN-SAVINGS DISCLOSURE**

## **SECURE CHECKING ACCOUNT**

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

**Additional Terms** – Monthly fee: A monthly fee of \$5.00 will be charged each statement cycle.

Registration/Activation is required by you, your joint account owners, and eligible family members to receive additional Secure Checking Features. See separate Secure Checking Customer Acknowledgement and Secure Checking Welcome Kit. **Inactivity fee:** A monthly fee of \$5.00 will be charged each statement cycle in which the account is inactive. Inactive is described as having no deposits or withdrawals for 6 months.

## **SMART CHECKING ACCOUNT**

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

**Additional Terms** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$3.00 will be imposed every month if you do not have a direct deposit or receive your monthly statement electronically. **Inactivity Fee:** A monthly fee of \$5.00 will be charged each statement cycle in which the account is inactive. Inactive is described as having no deposits or withdrawals for 6 months.

## **CLASSIC CHECKING ACCOUNT (50 years of age or older)**

**Variable Rate Information** – The interest rate and annual percentage yield for your account depend upon the current bank deposit rate for the Classic account. Your interest rate and annual percentage yield may change.

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

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

**Minimum balance to open the account** – You must deposit \$100.00 to open this 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 may not receive the accrued interest.

**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).

**Additional Terms** – Minimum balance to avoid imposition of fees - a service charge of \$7.50 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below an average daily balance of \$1,000.00 or \$5,000.00 in any combination of Farmers State Bank of Waupaca deposit accounts. 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.

## REGULAR NOW CHECKING ACCOUNT

**Variable Rate Information** – The interest rate and annual percentage yield for your account depend upon the current bank deposit rate for the Regular NOW account. Your interest rate and annual percentage yield may change.

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

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

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

**Minimum balance to avoid imposition of fees** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$5.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$500.00. 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. The period we use is statement cycle.

**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 may not receive the accrued interest.

**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).

## REGULAR MMDA ACCOUNT

**Variable Rate Information** – The interest rate and annual percentage yield for your account 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 changes** – We may change the interest rate on your account at any time.

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

**Minimum balance to avoid imposition of fees** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$10.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000.00. 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. The period we use is statement cycle.

**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 may not receive the accrued interest.

**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** – During any monthly statement cycle 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.

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

**Additional Terms** – If you exceed 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 during a monthly statement cycle we will send you a warning letter stating that this is not allowed. If you exceed 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 during a monthly statement cycle more than once in a six month period we will switch your money market account to a NOW checking account.

## REGULAR SUPER SAVER ACCOUNT

**Variable Rate Information** – The interest rate and annual percentage yield for your account 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 changes** – We may change the interest rate on your account at any time.

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

**Minimum balance to avoid imposition of fees** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$10.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000.00. 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. The period we use is statement cycle.

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

**Effect of closing an account** – If you close your account before interest is credited you may not receive the accrued interest.

**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** – During any monthly statement cycle 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.

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

**Additional Terms** – If you exceed 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 during a monthly statement cycle we will send you a warning letter stating that this is not allowed. If you exceed 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 during a monthly statement cycle more than once in a six month period we will switch your money market account to a NOW checking account.

## INDIVIDUAL & FAMILY HSA ACCOUNTS

**Variable Rate Information** – The interest rate and annual percentage yield for your account 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 changes** – We may change the interest rate on your account at any time.

**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 may not receive the accrued interest.

**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).

**Additional Terms** – See HSA Rules Disclosure for more information.

## REGULAR SAVINGS ACCOUNT

**Variable Rate Information** – The interest rate and annual percentage yield for your account depend upon the current bank deposit rate for the Regular Savings account. Your interest rate and annual percentage yield may change.

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

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

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

**Minimum balance to avoid imposition of fees** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$2.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$100.00. 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. The period we use is statement cycle.

**Compounding and crediting frequency** – Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** – If you close your account before interest is credited, you may not receive the accrued interest.

**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:** During any monthly statement cycle 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.

## COMBO SAVINGS CLUB ACCOUNT (Ages 12 and under)

**Variable Rate Information** – The interest rate and annual percentage yield for your account depend upon the current bank deposit rate for the Combo Savings Club account. Your interest rate and annual percentage yield may change.

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

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

**Minimum balance to open the account** – You must deposit at least \$5.00 to open this account.

**Minimum balance to avoid imposition of fees** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$1.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$25.00. 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. The period we use is statement cycle.

**Compounding and crediting frequency** – Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** – If you close your account before interest is credited, you may not receive the accrued interest.

**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:** During any monthly statement cycle 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.

**Additional terms:** Combo Savings Club Accounts will automatically convert to a Cool Cash Savings Account at age 13.

## COOL CASH SAVINGS ACCOUNT (Ages 13 to 24 years)

**Variable Rate Information** – The interest rate and annual percentage yield for your account depend upon the current bank deposit rate for the Cool Cash Savings account. Your interest rate and annual percentage yield may change.

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

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

**Minimum balance to open the account** – You must deposit at least \$5.00 to open this account.

**Minimum balance to avoid imposition of fees** – To avoid the imposition of the service charge you must meet the following requirements: A service charge of \$1.00 will be imposed every monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$25.00. 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. The period we use is statement cycle.

**Compounding and crediting frequency** – Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** – If you close your account before interest is credited, you may not receive the accrued interest.

**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:** During any monthly statement cycle 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.

**Additional terms:** Cool Cash Savings Accounts will automatically convert to a Regular Savings Account at age 24.

## CHRISTMAS CLUB SAVINGS ACCOUNT

**Variable Rate Information** – The interest rate and annual percentage yield for your account depend upon the current bank deposit rate for the Christmas Club Savings account. Your interest rate and annual percentage yield may change.

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

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

**Minimum balance to open the account** – You must deposit at least \$5.00 to open this account.

**Compounding and crediting frequency** – Interest will be compounded annually. Interest will be credited to your account annually.

**Effect of closing an account** – If you close your account before interest is credited, you may not receive the accrued interest.

**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:** You may make unlimited deposits into your account. If any withdrawal is made from this account prior to the annual distribution date, all accrued interest may be forfeited.

**Additional terms:** Christmas Clubs can be viewed through online banking, but no online transactions will be permitted.



## **CERTIFICATE OF DEPOSIT (CD)**

**Maturity Date** – Maturity date is based on when you opened your CD and the term of your CD.

**Rate Information** – The interest rate and annual percentage yield for your CD depend upon the current bank deposit rate at the time your CD was opened or renewed. This rate will be paid until the maturity date. Interest begins to accrue on the business day you deposit any noncash item (for example, a check).

**Compounding frequency** – Interest will be compounded annually and or at maturity depending on the term of your certificate of deposit. Interest will be credited annually and or at maturity to the CD depending on the term of your certificate.

**Withdrawal of interest prior to maturity** – The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Effect of closing an account** – If you close your account before interest is credited, you may not receive the accrued interest.

**Minimum balance to open the account** – Your opening deposit depends on the term of the certificate of deposit. You must maintain this minimum balance on a daily basis to earn the annual percentage yield.

**Withdraws of Interest** – Interest credited during a term can be withdrawn: Once credited to the CD.

**Early withdrawal penalties** – If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to:

- If your account has a maturity of one year or less:
  - The amount will be equal to 3 months interest on the amount withdrawn.
- If your account has a maturity of 13 months to 23 months:
  - The amount will be equal to 6 months interest on the amount withdrawn.
- If your account has a maturity of 24 months or more:
  - The amount will be equal to 12 months interest on the amount withdrawn

**Renewal Policy** – Automatic Renewal: This account will automatically renew at maturity. Interest will not accrue after final maturity. The number of endorsements needed for withdrawal or any other purpose is: 1.

**For Accounts that Automatically Renew** – Each renewal term is based on the current term of your CD and the renewal terms begins on the maturity date (unless we notify you, in writing, before a maturity date, of a different term for renewal). You must notify us in writing before, or within a 10-day grace period after, the maturity date if you do not want this account to automatically renew. Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term. The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On accounts with terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

See your plan disclosure if this account is part of an IRA.

## Secure Checking Customer Acknowledgement

Account Number: \_\_\_\_\_

The following features are available with your Secure Checking Account at *no additional cost*. **However, separate registration/activation is required.**

- **Identity Monitoring** - monitoring of over 1,000 databases.
- **Credit File Monitoring** - daily credit file monitoring and automated alerts of key changes to your Equifax, Experian and TransUnion credit reports. Credit file monitoring may take several days to begin following activation.
- **Credit Report and Score** – access to triple bureau reports and single credit bureau credit score. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness
- **Debit & Credit Card Registration** – register your credit, debit and ATM cards and call one toll-free number to cancel and request replacement cards.
- **Online Identity Theft News Center** - valuable phone numbers and web resources.

**I/we understand if I/we do not take separate action on these features I/we will not receive these benefits.** Farmers State Bank of Waupaca reserves the right to make changes to Secure Checking at any time with proper notice to me.

Customer Name: \_\_\_\_\_

Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_



Your **Secure Checking** account is about to work for you.  
Now it's time to start taking advantage of the benefits and features your account offers:

**IDPROTECT® – Identity theft protection service for you, your joint account owners, and eligible family<sup>1</sup> members.**  
***Need to file a claim? Call 1-866-210-0361***

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>2</sup>** – To cover expenses associated with restoring your identity, such as reimbursement for cost associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical costs, cost for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.  
*(Refer to Insurance Document for complete details of coverage)*
- **Fully Managed Identity Theft Resolution Services** – A dedicated fraud specialist assigned to manage your case and help you every step of the way until your credit and identity are completely restored.

**Separate registration/activation are required for the following features:**

**How to register and activate the features below!**



Go to [www.IDProtectMe247.com](http://www.IDProtectMe247.com) and follow the simple step-by-step instructions to register and activate benefits, or



Call 1-866-210-0361 for assistance with registration and activation. You will be asked for your Access Code if registering by phone.



Once you are registered, accessing your benefits will be easy – online at [www.IDProtectMe247.com](http://www.IDProtectMe247.com) or with the IDProtect® mobile app! Mobile App instructions are available online at the IDProtect® website!

- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified.
- **Credit File Monitoring<sup>3</sup>** – Provides daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports.
- **Credit Report and Score** – Access to triple bureau credit reports and single bureau credit score. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.
- **Debit and Credit Card Registration** - Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards.
- **Online Identity Theft News Center** - Valuable phone and web resources.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your checking account, please talk with a representative with Farmers State Bank.

Sincerely,

Farmers State Bank

**REFER TO DISCLOSURES ON THE NEXT PAGE**

<sup>1</sup>Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to terms and conditions set for in the Guide to Benefit and/or insurance documents for the application Benefits. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

<sup>2</sup>Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

<sup>3</sup>Credit file monitoring may take several days to begin following activation.

## **TIPS TO SAFEGUARD YOUR IDENTITY**

- Tip 1.** Go to [www.IDProtectMe247.com](http://www.IDProtectMe247.com) and register and activate your credit file monitoring benefits and request your credit report, or call 1-866-210-0361. Review your credit report to ensure all information is correct. Visit the IDProtect website or call 1-866-210-0361 for assistance with disputing inaccuracies on your credit report.
- Tip 2.** Remove your name from pre-screened credit offers at [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688.
- Tip 3.** Add your telephone number(s) to the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or call 1-888-382-1222.
- Tip 4.** Remove your name from individual Direct Mail Association Member mailing lists at [www.dmchoice.org](http://www.dmchoice.org).
- Tip 5.** Place an alert on your credit file if you believe you have been affected by identity theft. Go to the IDProtect® website to find the link to the Equifax® Fraud Alert Website or you may call Equifax® at 1-888-766-0008 or mail to Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374. If you place an alert with one of the credit reporting agencies they will in turn notify the other two agencies. Information for TransUnion® and Experian® can be found on the IDProtect® website.
- Tip 6.** In addition to contacting the three national credit reporting agencies, you may request a credit report and place a fraud alert at [www.innovis.com](http://www.innovis.com). Click on the Personal Services tab to get a credit report and place an alert on your file. Innovis offers one free copy of your Innovis Credit Report every 12 months.
- Tip 7.** To receive free email reminders to renew your fraud alerts and reorder your credit reports, register your email address with the IDProtect® website.
- Tip 8.** For additional copies of your credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.
- Tip 9.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 10.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or [www.usps.gov](http://www.usps.gov) to request a vacation hold.
- Tip 11.** Pay attention to billing cycles. If bills or financial statements are late or you fail to receive, contact the sender immediately.
- Tip 12.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 13.** Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.
- Tip 14.** Handle your personal identifying information with care. Don't give out personal information on the phone, through the mail or over the internet unless you initiated the contact.



For more information or to report a claim, call:

Benefits Service Center  
1-866-210-0361, M-F, 8:30 am – 5:00 pm EST  
Or visit [www.IDProtectMe247.com](http://www.IDProtectMe247.com)

After Hours Assistance:  
Lost/Stolen Credit/Debit Cards – call 1-866-210-0361



For more information or to report a claim, call:

Benefits Service Center  
1-866-210-0361, M-F, 8:30 am – 5:00 pm EST  
Or visit [www.IDProtectMe247.com](http://www.IDProtectMe247.com)

After Hours Assistance:  
Lost/Stolen Credit/Debit Cards – call 1-866-210-0361

## **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.

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

**MEMBER FDIC**