

FOR NEW BLACKHAWK BANK & TRUST ACCOUNTS OPENED AFTER MARCH 18, 2019

The following disclosure is provided pursuant to the Truth in Savings Act and Regulation DD.
This disclosure contains information about your accounts.

ESSENTIAL CHECKING

This account is limited to individuals for personal use.

- Minimum deposit to open the account is \$50.00.
- No monthly service charge.
- Unlimited check writing.
- No minimum balance required to maintain account.
- A per transaction fee of \$1.50 will be assessed for foreign ATM transactions; this account type qualifies for one (1) refunded transaction fee per monthly statement cycle.
- This account contains a monthly paper statement fee of \$5.00 for those not enrolled in eStatements.
- This account contains a \$2.00 additional fee if customer requests check images to be returned with paper statements.
- A monthly inactivity fee of \$5.00 will be assessed after six (6) consecutive months of no transaction activity within the account.
- A monthly dormant account fee of \$10.00 will be assessed after twelve (12) months of no transaction activity within the account.

CASH REWARDS CHECKING

This account is limited to individuals for personal use.

- Minimum deposit to open the account is \$50.00.
- No minimum balance required to earn rewards or maintain account.
- Unlimited check writing.
- Cash rewards will be credited on a monthly basis.
- In order to be qualified to receive cash back rewards, an account must have at least one (1) direct deposit OR automatic payment (ACH) post and settle during the current monthly statement cycle.
- If qualifications are met, account holders are limited to receiving one of the following monthly:
 - \$2.00 cash rewards for posted and settled *debit card* purchases of at least \$300.00 in the current monthly statement cycle OR \$500.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa® *credit card* in the previous calendar month;
 - \$4.00 cash rewards for posted and settled *debit card* purchases of at least \$750.00 in the current monthly statement cycle OR \$1,000.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa *credit card* in the previous calendar month; or
 - \$10.00 cash rewards for posted and settled *debit card* purchases of at least \$1,500.00 in the current monthly statement cycle OR \$2,000.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa *credit card* in the previous calendar month.
- “Debit card purchases” do not include ATM processed transactions.
- “Credit card transactions” do not include ATM processed transactions or cash advances.
- “Automatic payment (ACH)” does not include debit card purchases or transactions processed by merchants as “electronic checks”.
- An additional \$1.50 in cash rewards bonus per month will be earned by customers who maintain a monthly average personal relationship balance of at least \$15,000.00 during the current monthly statement cycle.
- “Personal relationship balance” is comprised of any personal account with Blackhawk Bank & Trust that the primary Cash Rewards Checking account holder is an owner or borrower (excludes Health Savings Account(s)).
- “Personal relationship balance” is calculated one day prior to the end of the monthly statement cycle and includes any combination of average daily balance of personal Checking, Savings, or Money Market accounts and current balance of any Certificate of Deposit, Individual Retirement Account or Loan account.
- An additional cash reward bonus of \$20.00 will be credited within 60 calendar days of the date the customer opens a new personal Loan account. Cash rewards bonus is not eligible for new Credit Cards.
- An additional one-time cash reward bonus of \$20.00 will be credited in the same month that the customer opens a new personal Money Market account during the current monthly statement cycle. There is a \$2,500.00 minimum deposit requirement to open a Money Market account.
- This account contains a monthly service charge of \$5.00 if one (1) of the following two conditions are not met:
 1. Maintain a minimum daily balance of \$300.00 and have at least ten (10) posted and settled debit card purchases within the current monthly statement cycle; OR
 2. Have at least fifteen (15) posted and settled debit card purchases within the current monthly statement cycle.
- A per transaction fee of \$1.50 will be assessed for foreign ATM transactions; this account type qualifies for three (3) refunded transaction fees per monthly statement cycle.
- This account contains a monthly paper statement fee of \$5.00 for those not enrolled in eStatements.
- This account contains a \$2.00 additional fee if customer requests check images to be returned with paper statements.
- A monthly inactivity fee of \$5.00 will be assessed after six (6) consecutive months of no transaction activity within the account.
- A monthly dormant account fee of \$10.00 will be assessed after twelve (12) months of no transaction activity within the account.
- Fees may reduce earnings.
- Limited to two (2) Cash Rewards Checking accounts per household.

INTEREST CHECKING

This account is limited to individuals for personal use. Interest rates are determined at the Bank's discretion and are subject to change at any time. Please refer to the "[Blackhawk Bank & Trust Consumer Rate and Information Sheet](#)" for more information.

- Minimum deposit to open the account is \$50.00.
- No minimum balance required to earn interest or maintain account.
- Unlimited check writing.
- Check images returned with statement at no charge.
- This is a tiered- rate account If one of the following qualifications are met for each monthly statement cycle:

To meet "Qualification A" you must have:

- At least fifteen (15) posted and settled *debit card* purchases in the current monthly statement cycle OR at least \$1,000.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa *credit card* in the previous calendar month; AND
- At least one (1) direct deposit or automatic payment (ACH) post and settle during the monthly statement cycle.

To meet "Qualification B" you must have:

- At least fifteen (15) posted and settled *debit card* purchases in the current monthly statement cycle;
- At least \$1,000.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa *credit card* in the previous calendar month; AND
- At least one (1) direct deposit or automatic payment (ACH) post and settle during the monthly statement cycle.
- If qualifications are not met, all balances are still eligible to earn interest.
- "Debit card purchases" do not include ATM processed transactions.
- "Credit Card transactions" do not include ATM processed transactions or cash advances.
- "Automatic payment (ACH)" does not include debit card purchases or transactions processed by merchants as "electronic checks".
- An additional cash reward bonus of \$20.00 will be credited within 60 calendar days of the date the customer opens a new personal Loan account. Cash rewards bonus is not eligible for new Credit Cards.
- An additional one-time cash reward bonus of \$20.00 will be credited in the same month that the customer opens a new personal Money Market account during the current monthly statement cycle. There is a \$2,500.00 minimum deposit requirement to open a Money Market account. One-time cash bonus is not eligible for new Relationship Money Market Accounts.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate applied will be the rate in effect on the last day of the monthly statement cycle.
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- This account contains a monthly service charge of \$10.00 if one of the following two conditions are not met:
 1. Maintain a minimum daily balance of \$1,000.00; or
 2. Have at least fifteen (15) posted and settled debit card purchases in the current statement cycle.
- This account contains a monthly paper statement fee of \$5.00 for those not enrolled in eStatements. Paper statement fee can also be waived by maintaining a "personal relationship balance" of \$50,000.00 or greater with Blackhawk Bank & Trust.
- "Personal relationship balance" is comprised of any personal account with Blackhawk Bank & Trust that the primary Interest Checking account holder is an owner or borrower (excludes Health Savings Account(s)).
- "Personal relationship balance" is calculated one day prior to the end of the monthly statement cycle and includes any combination of average daily balance of personal Checking, Savings, or Money Market accounts and current balance of any Certificate of Deposit, Individual Retirement Account or Loan account.
- A per transaction fee of \$1.50 will be assessed for foreign ATM transactions; this account type qualifies for three (3) refunded transaction fees per monthly statement cycle.
- A monthly inactivity fee of \$5.00 will be assessed after six (6) consecutive months of no transaction activity within the account.
- A monthly dormant account fee of \$10.00 will be assessed after twelve (12) months of no transaction activity within the account.
- Fees may reduce earnings.
- Limited to two (2) interest-bearing checking accounts per household.

RELATIONSHIP CHECKING

This account is limited to individuals for personal use. Interest rates are determined at the Bank's discretion and are subject to change at any time. Please refer to the "[Blackhawk Bank & Trust Consumer Rate and Information Sheet](#)" for more information.

- Minimum deposit to open the account is \$50.00.
- No minimum balance required to earn interest or maintain account.
- Unlimited check writing
- Check images returned with statement at no charge.
- This is a tiered rate account. Interest rates will differ depending on whether the customer meets qualifications as stated, for each monthly statement cycle:

To meet "Qualification A" you must have:

- At least fifteen (15) posted and settled *debit card* purchases in the current monthly statement cycle OR \$2,000.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa *credit card* in the previous calendar month; AND at least two (2) of the following additional qualifiers:
 1. At least one (1) direct deposit or automatic payment (ACH) post and settle during the monthly statement cycle;
 2. An average monthly balance of at least \$25,000.00 within a Blackhawk Bank & Trust Money Market or Savings account (excludes Health Savings Account(s));
 3. A current principle balance of at least \$25,000.00 within Blackhawk Bank & Trust Personal Loan accounts;
 4. A current balance of at least \$100,000.00 within Blackhawk Bank & Trust Certificate of Deposit or Individual Retirement Accounts.

To meet "Qualification B" you must have:

- At least fifteen (15) posted and settled *debit card* purchases in the current monthly statement cycle;
- At least \$2,000.00 in posted and settled transactions on a Blackhawk Bank & Trust Visa *credit card* in the previous calendar month; and at least two (2) of the following additional qualifiers:
 1. At least one (1) direct deposit or automatic payment (ACH) post and settle during the monthly statement cycle;
 2. An average monthly balance of at least \$25,000.00 within a Blackhawk Bank & Trust Money Market or Savings account (excludes Health Savings Account(s));
 3. A current principle balance of at least \$25,000.00 within Blackhawk Bank & Trust Personal Loan accounts;
 4. A current balance of at least \$100,000.00 within Blackhawk Bank & Trust Certificate of Deposit or Individual Retirement Accounts.
- If qualifications are not met, all balances are still eligible to earn interest. Separate tiers will apply.
- "Debit card purchases" do not include ATM processed transaction.
- "Credit Card transactions" do not include ATM processed transactions or cash advances.
- "Automatic payment (ACH)" does not include debit card purchases or transactions processed by merchants as "electronic checks".
- An additional cash reward bonus of \$20.00 will be credited within 60 calendar days of the date the customer opens a new personal Loan account. Cash rewards bonus is not eligible for new Credit Cards.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate applied will be the rate in effect on the last day of the monthly statement cycle.
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- This account contains a monthly service charge of \$15.00 if you fail to maintain a "personal relationship balance" of \$50,000.00 or greater with Blackhawk Bank & Trust.
- This account contains a monthly paper statement fee of \$5.00 for those not enrolled in eStatements. Paper statement fee can also be waived by maintaining a "personal relationship balance" of \$50,000.00 or greater with Blackhawk Bank & Trust.
- "Personal relationship balance" is comprised of any personal account with Blackhawk Bank & Trust that the primary Relationship Checking account holder is an owner or borrower (excludes Health Savings Account(s)).
- "Personal relationship balance" is calculated one day prior to the end of the monthly statement cycle and includes any combination of average daily balance of personal Checking, Savings, or Money Market accounts and current balance of any Certificate of Deposit, Individual Retirement Account or Loan account.
- A per transaction fee of \$1.50 will be assessed for foreign ATM transactions; this account type qualifies for three (3) refunded transaction fees per monthly statement cycle.
- A monthly inactivity fee of \$5.00 will be assessed after six (6) consecutive months of no transaction activity within the account.
- A monthly dormant account fee of \$10.00 will be assessed after twelve (12) months of no transaction activity within the account.
- Fees may reduce earnings.
- Limited to two (2) interest-bearing checking accounts per household.

RELATIONSHIP MONEY MARKET DEPOSIT ACCOUNT (MMDA)

This account is limited to individuals for personal use who maintain a Relationship Checking account. Interest rates and Annual Percentage Yields are determined at the bank's discretion and are subject to change at any time. Please refer to the ["Blackhawk Bank & Trust Consumer Rate and Information Sheet"](#) for more information.

- The minimum deposit required to open this account is \$50,000.00.
- No minimum balance required to earn interest.
- This account contains a monthly service charge of \$15.00 if the minimum daily balance for the monthly statement cycle falls below \$50,000.00.
- You may make (3) transfers, withdrawals, checks or a combination of such during the monthly statement cycle; a per transaction fee of \$10.00 will be charged for transactions in excess of (3).
- This is a tiered-rate account. The interest rates will differ depending on whether the customer meets required qualifications for each monthly statement cycle. In order to meet qualifications, you must maintain a positive daily balance within a Relationship Checking Account during the monthly statement cycle.
- If qualifications are not met, all balances are still eligible to earn interest.
- Interest begins to accrue no later than the business day we receive credit for non-cash items (for example, checks).
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate applied will be the rate in effect on the last day of the monthly statement cycle.
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- A monthly inactivity fee of \$5.00 will be assessed after six (6) consecutive months of no transaction activity within the account.
- A monthly dormant account fee of \$10.00 will be assessed after twelve (12) months of no transaction activity within the account.
- Fees may reduce earnings.

MONEY MARKET DEPOSIT ACCOUNT (MMDA)

This account is available to anyone, including businesses.

- The minimum deposit required to open this account is \$2,500.00.
- A monthly minimum balance fee of \$5.00 is applied if the minimum daily balance for the monthly statement cycle falls below \$2,500.00.
- Each statement cycle, you may make six (6) transfers, withdrawals, checks or a combination of such before incurring a per transaction fee of \$5.00.
- This is a tiered-rate account. The interest rate and annual percentage yield may change at our discretion.
- Interest begins to accrue no later than the business day we receive credit for non-cash items (for example, checks).
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- A minimum daily balance of \$2,500.00 or greater must be maintained to earn the disclosed annual percentage yield.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- There is no monthly dormant account fee for minimum daily balances of \$2,500.00 or greater; otherwise a \$5.00 monthly dormant account fee will be assessed after 12 months of no activity within the account.

HSA CHECKING ACCOUNT

- The minimum deposit required to open this account is \$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.
- At our discretion, we may change the interest rate on the account.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- There is no limit to the number of monthly deposits or withdrawals on this account, including, checks, debit memos, ACH or POS withdrawals.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

SAVINGS ACCOUNT

This account is available to anyone, including businesses.

- The minimum deposit required to open these accounts is \$100.00.
- Minors (anyone under the age of 18 years) may open a Savings Account with a minimum deposit of \$10.00.
- A monthly minimum balance fee of \$3.00 is applied if the balance falls below \$100.00 any day of the month.
- Minors (under the age of 18 years) are exempt from the minimum balance requirements.
- Each month, you may make (6) preauthorized, automated, telephone transfer, ATM withdrawal, or any in-person withdrawal before incurring a per transaction fee of \$2.00.
- ATM Cards are allowed for this account.
- The interest rate and annual percentage yield may change at our discretion.
- Interest begins to accrue on the business day non-cash items (for example, checks), are deposited.
- Interest will be compounded daily and credited to the account on a quarterly basis, on March 31, June 30, September 30 and December 31.
- The interest accrual method is 365/365 days.
- A minimum daily balance of \$100.00 or greater must be maintained to earn the disclosed annual percentage yield.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- A monthly dormant account fee of \$2.00 will be assessed after 24 months of no transaction activity within the account.
- Fees may reduce earnings.

CHRISTMAS CLUB ACCOUNT

- The interest rate and annual percentage yield may change at our discretion.
- Interest begins to accrue on the business day non-cash items (for example, checks), are deposited.
- Interest will be compounded daily and credited to the account at the conclusion of the current club term.
- The interest accrual method is 365/365 days.
- Withdrawals from this account cannot be made until the conclusion of the current club term without our approval, and we reserve the right to refuse any request for withdrawal.
- If a withdrawal is approved, the account may be closed and any accrued interest will be forfeited.

IRA CERTIFICATES OF DEPOSIT - IRA BUILDER CERTIFICATE OF DEPOSIT

- We offer 18, 48 and 60-month IRA Certificates of Deposit, Traditional, Roth & Educational IRAs are available.
- A \$500.00 minimum deposit is required to open a new IRA account (except for the IRA Builder). The Maximum annual IRA contributions are subject to change. Please see Customer Service for details
- Our IRA Builder allows you to make regular weekly, bi-weekly or monthly deposits into your IRA Certificate of deposit. A \$50.00 minimum deposit opens the account with additional \$50.00 incremental deposits allowed in accordance with the maximum annual IRA contribution allowed by federal regulation.
- The interest rate for this account is fixed and will be paid until the maturity date of the certificate.
- Interest will be compounded semi-annually and credited to the account semi-annually.
- Interest begins to accrue on the business day the deposit is made to open the IRA.
- The interest accrual method is 365/365 days for IRAs.
- This account will automatically renew at maturity. There are ten (10) calendar days from the maturity date to withdraw the funds without being charged a penalty by the Bank.
- After the account is opened, deposits or withdrawals cannot be made from the account until the maturity date.
- The annual percentage yield assumes interest will remain on deposit until maturity.
- A withdrawal will reduce earnings.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- If any of the principal is withdrawn before the maturity date, a penalty will be imposed equal to 180 days interest on the certificate balance at withdrawal. If age of 59½ is reached, a withdrawal can be made without penalty or meet certain conditions.

CERTIFICATES OF DEPOSIT (CD)

- The interest rate for this account is fixed and will be paid until the maturity date of the certificate.
- Interest will be compounded quarterly for the 3 month, 6 month, 9 month* **, 1 year, 14 month * **, 15 month* **, 1½ year, 23 month * **, 2 year, 2½ year, 4 year, and 5 year Certificates of Deposit.
- Interest will be credited to this account at the discretion of the customer, dependent upon the term of the CD purchased, either quarterly, semi-annually, annually, or at maturity. (Please see below for a complete explanation of interest payment options.)
- Interest begins to accrue no later than the business day, a deposit is made.
- The interest accrual method is 365/365 days.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- This account will automatically renew at maturity. There is ten (10) calendar days from the maturity date to withdraw the funds without being charged a penalty by the Bank.
- The annual percentage yield assumes interest will remain on deposit until maturity and is based on the Bank's disclosed compounding frequency for the appropriate term certificate.
- After the account is opened, deposits or withdrawals cannot be made from this account until the maturity date.
- A withdrawal will reduce earnings.
- 3 month, 6 month, 9 month* **, 1 year, 14 month* **, 15 month* **, 1½ year, 23 month* **, 2 year, 2½ year, 4 year, and 5 year Certificates of Deposit have the following interest payment options: quarterly, semi- annually or annually as an add on to a new or renewed certificate, by check or as a deposit to checking or savings. Interest will be paid at least annually.
- If any of the principal is withdrawn before the maturity date, a penalty as shown below based on the balance at withdrawal, may be imposed:
 - 3 Month Certificate of Deposit: Early Withdrawal Penalty: 90 days interest
 - 6 Month Certificate of Deposit: Early Withdrawal Penalty: 90 days interest
 - 9 Month Certificate of Deposit* **: Early Withdrawal Penalty: 90 days interest
 - 1 Year Certificate of Deposit: Early Withdrawal Penalty: 90 days interest
 - 14 Month Certificate of Deposit* **: Early Withdrawal Penalty: 180 days interest
 - 15 Month Certificate of Deposit* **: Early Withdrawal Penalty: 180 days interest
 - 1½ Year Certificate of Deposit: Early Withdrawal Penalty: 180 days interest
 - 23 Month Certificate of Deposit* **: Early Withdrawal Penalty: 180 days interest
 - 2 Year Certificate of Deposit: Early Withdrawal Penalty: 180 days interest
 - 2½ Year Certificate of Deposit: Early Withdrawal Penalty: 180 days interest
 - 4 Year Certificate of Deposit: Early Withdrawal Penalty: 180 days interest
 - 5 Year Certificate of Deposit: Early Withdrawal Penalty: 180 days interest

*9, 14, 15, 23 Month Certificates of Deposit are NOT INTENDED FOR INSTITUTIONAL FUNDS

**9 month Certificate of Deposit will automatically renew at maturity to a term of 6 months. 14 month Certificates of Deposit will automatically renew at maturity to an 18 month term. 15 month Certificates of Deposit will automatically renew at maturity to an 18 month term. 23 month Certificates of Deposit will automatically renew at maturity to an 24 month term. There is ten (10) calendar days from the maturity date to withdraw the funds without being charged a penalty by the Bank.

OVERDRAFT SOLUTIONS

OVERDRAFT LINE OF CREDIT

- The Line of Credit (LOC) is tied to any checking account except HSA Checking Accounts.
- There is a \$10.00 Semi-Annual Fee for this LOC, with a \$5.00 transfer fee to access the attached Line of Credit.
- Funds will be transferred from the LOC to the checking account in increments of \$100.00. Please note: Partial transfers will occur if funds are not sufficient to meet the transfer increment, even if they will not fully cover the overdrawn item(s). The transfer fee stated in this section will be charged for partial transfers under this agreement.
- The minimum monthly automatic payment is \$50.00 to repay the Line of Credit.
- The default Line of Credit limit is \$500.00.

Please consult a Loan Officer for Interest Rate Information regarding this product or to apply.

AUTOMATIC TRANSFER AUTHORIZATION (ATA)

- An ATA can be set up between a checking or savings account.
- There is a \$5.00 fee applied each business day in which account transfers occur.
- Funds will be transferred from the eligible account to the checking account in increments of \$100.00. Please note: Partial transfers will occur if funds are not sufficient to meet the transfer increment, even if they will not fully cover the overdrawn item(s). The transfer fee stated in this section will be charged for partial transfers under this agreement.

LEGACY ACCOUNTS

Legacy Accounts are accounts established at Blackhawk Bank & Trust prior to March 31, 2019. These accounts will no longer be available to open as new accounts after March 31, 2019.

The following disclosure is provided pursuant to the Truth in Savings Act and Regulation DD. This disclosure contains information about your accounts.

REGULAR CHECKING ACCOUNT

- The minimum deposit required to open this account is \$300.00.
- Minimum monthly balance of \$300.00 or more, no service charge.
- Minimum monthly balance of \$200.00 to \$299.99, service charge is \$2.00 plus \$0.20 per debit.
- Minimum monthly balance below \$200.00, service charge is \$3.00 plus \$0.20 per debit.
- Interest is not paid on this account.
- Fee for canceled images returned is \$2.00 per month.
- There is no monthly dormant account fee for balances greater than \$300.00
 - For monthly balances of \$200.00 to \$299.99, a monthly dormant account fee of \$2.00 will be assessed after 12 months of no transaction activity within the account.
 - For monthly balances below \$200.00, a monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- Fee for canceled images returned is \$2.00 per month.
- 3 free foreign ATM transactions are allowed per monthly statement cycle: \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.

STUDENT CHECKING ACCOUNT

Available to Students under the age of 25 with proof of Student Status.

- There is a \$1.00 minimum deposit required to open this account.
- \$1.00 minimum balance to keep this account open.
- No monthly fee or per item fee.
- Interest is not paid on this account.
- Fee for canceled images returned is \$2.00 per month.
- A monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.

SENIOR CHECKING ACCOUNT

Senior Citizens aged 65 and over or aged 62 and retired are eligible for this account.

- Only one (1) Senior Checking Account per household.
- The minimum deposit required to open this account is \$100.00.
- \$1.00 minimum balance to keep this account open.
- No monthly fee or per item fee.
- Interest is not paid on this account.
- Fee for canceled images returned is \$2.00 per month.
- A monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.
- Free Blackhawk Bank & Trust standard paper checks. If Blackhawk Bank & Trust standard paper checks are not ordered, check printing fees will apply.

PERSONAL CHECKING ACCOUNT

- The minimum deposit required to open this account is \$100.00.
- \$1.00 minimum balance to keep this account open.
- A per debit fee of \$0.25 will be charged for each debit from this account, including, but not limited to, each check, ATM withdrawal, debit memo, ACH or POS withdrawal in a monthly statement cycle.
- Interest is not paid on this account.
- Fee for canceled images returned is \$2.00 per month.
- A monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.
- Free wallet safety paper checks in gray. If safety paper checks are not ordered, discounted check printing fees will apply depending on style and quantity ordered.

ECONOMY CHECKING ACCOUNT

- The minimum deposit required to open this account is \$100.00.
- \$1.00 minimum balance to keep this account open.
- There is a \$7.00 monthly maintenance fee which is waived if a Direct Deposit is made to this account every month.
- Interest is not paid on this account.
- A \$0.50 fee will be charged for each check, ACH debit, and other miscellaneous debit in excess of ten (10) per monthly statement cycle. This excludes ATM/Debit transactions and POS transactions.
- Fee for canceled images returned is \$2.00 per month.
- A monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.

HOMEOWNERS CHECKING ACCOUNT

Account owner must provide proof of Home Ownership to qualify.

- Only one (1) Homeowners Checking Account per household.
- The minimum deposit required to open this account is \$100.00.
- \$1.00 minimum balance to keep this account open.
- No monthly fee or per item fee.
- Fee for canceled checks returned is \$2.00 per month.
- A monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee in excess of 3 foreign ATM transactions.
- Interest is paid on this account. Interest rate and annual percentage yield may change.
- At our discretion, we may change the interest rate on the account.
- This is a tiered-rate account.
- Interest begins to accrue no later than the business day we receive credit for non-cash items (for example, checks).
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- A minimum daily balance of \$2,500.00 or greater must be maintained to earn the disclosed annual percentage yield.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

SILVER HAWK CLUB CHECKING ACCOUNT

Available to individuals 50 years of age or older who maintain a minimum depository balance of \$5,000.00 in any checking or savings account, certificate of deposit, or any combination of deposit accounts.

- Only one (1) Silver Hawk Club Checking Account per household.
- The minimum deposit required to open this account is \$100.00.
- \$1.00 minimum balance to keep this account open.
- Images returned with statements.
- Free wallet safety paper checks in blue, green or brown. If safety paper checks are not ordered, discounted check printing fees will apply depending on style and quantity ordered.
- A monthly dormant account fee of \$3.00 will be assessed after 12 months of no transaction activity within the account.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.
- No service fee Checking (for non-interest bearing accounts), Cashier's Checks, Money Orders, Notary Service, Signature Guarantee, Will Safekeeping, plus 10% off annual safe deposit box rental fees.
- A \$9.95 fee will be assessed each month the required minimum depository balance requirement of \$5,000.00 is not met.

NOW ACCOUNT

After March 31, 2019 this account will continue to be available to nonprofit organizations, municipalities and sole proprietorships. This account will not be available to individuals or businesses after March 31, 2019.

- The minimum deposit required to open this account is \$500.00.
- Images returned with statements.
- Monthly minimum balance fee of \$5.00 plus a per-debit fee of \$0.10 is assessed if the daily balance falls below \$500.00 any day for the month or if average daily balance is under \$1,500.00 for the monthly statement cycle.
- The 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.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.
- At our discretion, we may change the interest rate on the account.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (*for example, checks*).
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- There is no limit to the number of monthly deposits or withdrawals on this account.
- A minimum daily balance of \$500.00 or greater must be maintained to earn the disclosed annual percentage yield.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- There is no monthly dormant account fee for minimum daily balances of \$500.00 or greater; otherwise a \$5.00 monthly dormant account fee will be assessed after 12 months of no activity within the account.

SUPER NOW ACCOUNT

After March 31, 2019 this account will continue to be available to nonprofit organizations, municipalities and sole proprietorships. This account will not be available to individuals or businesses after March 31, 2019.

- The minimum deposit required to open this account is \$2,500.00.
- Images returned with statements.
- Monthly minimum balance fee of \$5.00 plus a per-debit fee of \$0.10 is assessed if the daily balance falls below \$2,500.00 any day for the month.
- This is a tiered-rate account. The interest rate and annual percentage yield may change at our discretion.
- 3 free foreign ATM transactions are allowed per monthly statement cycle; \$1.50 per transaction fee is charged in excess of three foreign ATM transactions.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (*for example, checks*).
- Interest will be compounded monthly and credited to the account on a monthly basis.
- The interest accrual method is 365/365 days.
- There is no limit to the number of monthly deposits or withdrawals on this account.
- Minimum daily balance of \$2,500.00 or greater must be maintained to earn the disclosed annual percentage yield.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- There is no monthly dormant account fee for minimum daily balances of \$2,500.00 or greater; otherwise a \$5.00 monthly dormant account fee will be assessed after 12 months of no activity within the account.

FEE SCHEDULE

The following fees, if applicable, will be assessed to your account. Fees charged to customers living in the State of Iowa will be subject to state and local sales tax.

AUTOMATED TELLER MACHINE (ATM) WITHDRAWALS

- Frequency limit: three (3) per day | ATM card: first card FREE; replacement card \$15.00

MASTERCARD® DEBIT CARD

- MasterCard debit card, generic: first card FREE; replacement card \$15.00
- MasterCard debit card, personalized: \$10.00 for each fully customized uploaded image or identity photo card; replacement personalized card \$10.00.

ACCOUNT FEES

- Automatic transfer by telephone: \$3.00 each
- Balancing customer checkbook: first 2 months (per hour) FREE; over 2 months (per hour) \$20.00
- Canadian item fee: \$5.00 per item
- Cashier's check: \$4.00 for customers only
- Cashing not-on-us checks: non-customer 1% of fee, minimum \$5.00; no maximum fee
- Check printing fee: depends on style and quantity ordered. Checking deposit tickets are not returned with monthly account statement. Please keep your transaction receipt for reference.
- Coin counting fee: customers, FREE; non-customers 1% of amount, \$3.00 minimum
- Collection items: \$15.00 each
- Copy of images: one free image per periodic account statement requested within 90 days. Thereafter standard research fees apply.
- Digital document search: \$20.00 per hour; \$2.00 per copy; \$20.00 minimum charge
- Duplicating services: \$0.25 per copy
- Facsimile service: first page \$5.00; each additional page \$1.00
- Hard copy statement printout: \$1.00 each page
- International draft: \$15.00 each
- IRA external transfer fee: \$15.00
- License plate renewal (per sticker): \$6.00
- Money orders: customers only, \$3.00 each
- Multiple mailing fee (per monthly statement cycle): \$2.00
- NSF paid item fee: \$32.00 per item, max. 5 per day
- NSF returned item fee: \$32.00 per item, max. 5 per day
A NSF fee applies to overdrafts created by check, in-person withdrawal or other electronic means.
- Processing of levies or garnishments: \$50.00 each
- Purchase of treasury bills or notes: at market, \$70.00; at auction, \$45.00
- Returned checks: \$4.50 (per check)
- Returned mail (per item): \$3.00
- Special statement: \$5.00 each
- Stop payment request: with information, \$32.00 per request; without information, \$37.00 per request
- Temporary checks (per set of four (4)): \$1.00
- Transfer by phone: \$3.00
- Service fee for any account closed within sixty (60) days; \$15.00. This fee is assessed as a hold on your account and will reduce your available account balance.

ELECTRONIC BANKING FEES

- Online banking: FREE | Basic Bill Pay: FREE; Payment Rush Delivery, Next Day delivery: \$14.95 (per payment)
Bill Pay Payment Scheduling. The earliest possible Scheduled Payment Date for each Biller will be designated within the portion of the Site through which the Service is offered when you are scheduling the payment. Therefore, the Service will not permit you to select a Scheduled Payment Date less than the earliest possible Scheduled Payment Date designated for each Biller. When scheduling payments you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period. Depending on the method of payment, your Eligible Transaction Account may be debited prior to the Scheduled Payment Date. For example, if the selected method of payment is a draft, the draft arrives earlier than the Scheduled Payment Date due to expedited delivery by the postal service, and the Biller immediately deposits the draft, your Eligible Transaction Account may be debited earlier than the Scheduled Payment Date.
- TransferNow allows you to transfer funds to accounts you have at other financial institutions. Standard delivery (3 business days) Next business day delivery: \$3.00 per payment
- Mobile Deposit limits are at the Bank's discretion and are subject to change. All deposited items are subject to bank approval.

ESTATEMENTS - FREE; electronic images via online banking: FREE

SAFE DEPOSIT BOX FEES

3 x 5 x 22: \$17.00 | 4 x 5 x 22: \$20.00 | 5 x 5 x 22: \$25.00 | 3 x 10 x 22: \$30.00 | 5 x 10 x 22: \$45.00 | 10 x 10 x 22: \$75.00

- Safe deposit box late fee (once annually): \$12.00.
- Safe deposit box keys lost, \$30.00 per key
- Safe deposit box drilling, customer will be charged the cost of drilling

NIGHT DEPOSITORY BAG FEES

- Locking bag: \$25.00 per bag
- Zipper bag, first bag FREE; Additional zipper bag, \$4.00 per bag
- Yearly fee for first bag, \$6.00; Yearly fee for additional bag, \$4.00

WIRE TRANSFER FEES

- Incoming wire transfer fee, FREE for customers; non-customers, \$20.00
- Incoming wire, Western Union: \$20.00
- Incoming wire, BMO: \$21.50
- Outgoing wire transfer fee, \$22.00
- International/Foreign wire transfer fee, \$57.00

SILVER HAWK CLUB MEMBERSHIP

Membership in the Blackhawk Bank & Trust Silver Hawk Club available to any bank customer 50 years of age or better who maintains a minimum depository balance of \$5,000.00 in any combination of deposit or Financial Services Accounts.

Silver Hawk Club members receive these exclusive benefits:

- 10% off safe deposit boxes.
- The quarterly Silver Lining Newsletter, delivered with your bank statement. This newsletter brings you interesting articles, recipes, giveaways, and keeping you informed of upcoming events and bank news.
- No Annual Membership Fee! However, a \$9.95 per month service fee will be charged if you fall below your total deposit relationship balance requirement of \$5,000.00 per month.
- Complimentary birthday gift! Every year on your birthday you'll receive a gift of appreciation, especially selected for Silver Hawk Club members!
- Special events and trips: Our Silver Hawk Club coordinator plans exciting day and week-long trips and special events for you to enjoy. Each year Blackhawk Bank & Trust hosts a summer picnic and Christmas coffee just for you. Our trips have included major league baseball games, destination shopping trips, day trips to nearby dinner theaters, and week-long excursions by tour bus to prime tourist attractions across the country.
- No service fee on the following:
 - Cashier's Checks
 - Free Blackhawk Bank & Trust standard paper checks
 - Notary Services
 - Money Orders
 - Signature Guarantees

Please see a Customer Service Representative for more details and information on how to apply!

Blackhawk Bank & Trust
Truth in Savings Disclosure and Fee Schedule
February 23, 2024