



HOMETOWN PROTECT CHECKING+

Hometown Protect checking offers a package of bank services including:

Debit CardIncluded
Cash Advance or Withdrawal.....Included
Debit Card/PIN Replacement\$25.00

X Monthly Service Charge of \$10.00
X No Minimum Balance to Maintain
X Unlimited Check Writing
X 1 box of Free Wallet Style Personalized Checks (Only Available in Blue) per order. Duplicate Style Personalized Checks Available at a Low Cost.

X Free Cashier’s Checks, Money Orders
You receive all of the above benefits for a low monthly service charge of \$10.00. A minimum deposit of \$50 will open this account and get you on your way to hassle-free checking. No interest will be paid on this account regardless of the balance.

REGULAR CHECKING+

If you write just a few checks per month (15 or less) and maintain an average collected monthly balance of \$250.00, then our Regular Checking is for you. A minimum deposit of \$50 will open this account. Should your average daily balance drop below \$250.00, a monthly service charge of \$4.00 (\$2.00 with E-Statements) will be assessed as well as a per check fee of \$.10 in excess of fifteen per statement cycle in which the account is subject to the service charge. Upon request, this service charge may be waived for full time students (Hometown Protect and business accounts not applicable.) No interest will be paid on this account regardless of the balance.

NOW CHECKING*+

Let your money work for you! With our NOW Account you can earn interest. As an added benefit, this account allows you to enjoy unlimited check writing. A minimum deposit of \$500 will open this account. A monthly service charge of \$6.50 is waived if you maintain a balance of \$500. Interest will be compounded monthly.

SUPER NOW CHECKING*+

If you carry larger balances in your checking account and want to earn interest on those funds, then our Super NOW Account is for you. You can open this account with a

minimum deposit of \$2,500 and enjoy unlimited check writing. A monthly service charge of \$6.50 is waived if you maintain a balance of \$2,500. Interest will be compounded monthly.

MONEY MARKET CHECKING*

A minimum deposit of \$2,500.00 will open this account. The interest rate and annual percentage yield for this type of account depends upon the applicable rate tier to the average balance. A monthly service charge of \$6.50 is waived if you maintain a balance of \$2,500. Interest will be compounded monthly. A tiered rate structure applies to the Money Market account only.

STATEMENT SAVINGS ACCOUNTS*

This basic savings account is designed to make saving easy. The minimum deposit to open this account is \$5.00. The current interest rate that this account earns will be compounded and credited semiannually. There are no maximum interest rate limits for this account. There are no time and minimum balance requirements. Cashier’s Checks and Money Orders from these accounts are subject to normal service charges.

Checking and savings accounts are considered dormant after 365 days with no deposit or withdrawal activity. Any and all fees related to deposit accounts are only applicable if the minimum balance requirements are not met.

CHRISTMAS CLUB SAVINGS*

Christmas Club accounts have a \$3.00 minimum opening deposit requirement and no monthly service charges. Deposits can be made weekly, over a 50-week period, in any amount and are done by automatic transfer from one of your other accounts with us, via electronic deposit or an in-person deposit. Interest will be compounded annually and credited to your account each year on September 30th.

18 CANDLES SAVINGS CLUB*

This account is jointly owned with one or more adults and one child under the age of 18. There are no maximum or minimum interest rate limits for this account. Interest will be compounded annually and will be credited to your account annually. If you close your account before interest is credited, you will not receive the accrued interest. You must deposit \$5.00 to open this account. Interest will be paid annually on June 1st

regardless of when your account is opened. Funds will sweep to a corresponding certificate of deposit in \$100 increments (see separate Certificate of Deposit disclosure for further details).

18 CANDLES SAVINGS CLUB*

Certificate of Deposit

This account is jointly owned with one or more adults and one child under the age of 18. The interest rate on your account is based upon Wall Street Journal prime rate less 3.00%. Interest will be compounded annually and will be credited to your account annually. The annual percentage yield assumes interest will remain on deposit until maturity. No withdrawals are allowed from this account. This is a sweep account opened with a zero balance and is tied to a corresponding sweep savings account. This certificate does not become eligible for interest accrual until the first sweep takes place. Sweeps and deposits must be in \$100 increments. You may make deposits into your account in \$100 increments until the maturity date. We will impose a penalty if you withdraw any of the funds before the maturity date. The penalty imposed will equal one year of interest on your account. This account will not renew automatically at maturity. Your account will no longer earn interest after the maturity date. Your account will mature the month of the child’s eighteenth birthday.

CERTIFICATE OF DEPOSIT*

If you are looking for a better rate of return on your money, then maybe a Certificate of Deposit is the answer. We offer a variety of maturities, from 91 days to 6 years. Interest rates are determined based on the length and amount of your investment. An early withdrawal penalty may apply if funds are withdrawn before maturity.

*Please contact our financial institution for current rates and annual percentage yields. At our discretion, the interest rate and the annual percentage yield may change on this account at any time. We use the daily balance method to calculate the interest on your account. The daily balance method applies a daily periodic rate to the balance in the account each day. Interest begins to accrue on the day you deposit noncash items (for example, checks). You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. Falling below the minimum balance requirement will affect the earnings because of

the \$6.50 monthly service charge.

+This account is subject to the bank’s Funds Availability Policy, provided in this pamphlet (this excludes Money Market and Savings accounts).

CASH OUT LIMITATION

This bank reserves the right to limit cash out for payment of any draft to \$5,525. Any remaining balance may be paid through an official check.

(OD*) An overdraft fee may be imposed on overdrafts created by check, in-person withdrawal, other electronic means (other than an ATM or debit card transaction.)

Conservation First Bank has branches located in Shullsburg and Tennyson/Potosi. These branches are in-fact part of the same insured institution and deposits held at each facility are not separately insured.

International Service Assessment and Currency Conversion (ISA/CCA) Fees –any fee assessed due to cardholder transactions made at terminals located in foreign countries, or online transactions that settle in foreign currency, will be passed to the cardholder and debited from the account tied to the cardholders’ debit card. This includes MasterCard’s currency conversion fee.

DEBIT CARD

Your Debit Card is your key to financial convenience. It gives you access to your accounts, even when the bank is closed. Your Debit Card lets you make cash withdrawals, transfers, and receive information on your bank accounts at ATMs worldwide. You can also make purchases directly from your checking account wherever MasterCard is accepted. What you spend comes directly from your checking account, just as if you’d written a check. To obtain your Debit Card, simply stop by one of our bank locations and pick up an application. Debit Cards linked to only a savings account will have a \$0 limit for point-of-sale transactions. This card will only be allowed for use at ATMs. Debit Cards linked to only a savings account will be subject to a \$6 annual access fee.

DEBIT CARD NON-USAGE
You may receive a letter if your debit card has not been used in 12 months or longer. **Contact us at (608)759-3600 upon receipt of your letter if you wish to keep your debit card active.** Debit cards will be closed for non-usage after 30 calendar days of the date on the letter should the cardholder fail to contact the bank prior to that date.

ACCOUNT SCHEDULE OF FEES
Annual Debit Card Access Fee for Savings Acct...\$6.00
#Cash Withdrawals.....\$1.25
Debit Card Replacement\$25.00
Debit Card Limit Raise:
Temporary increase one time/year free. \$10.00 each time after.
Permanent increase over \$1,500.00.....\$25.00/\$100.00
Our cardholders are not charged at our ATM’s.
#Fees waived with Hometown Protect Checking.

FUNDS AVAILABILITY POLICY
Our policy is to make funds from your deposit available to you on the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. All deposits made through ATM’s not owned by us will be made available on the third business day after we receive them. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. For determining the availability of your deposits, the term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday. The term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

LONGER DELAYS MAY APPLY
In some cases, we will not make all of the funds that you deposit by check available to you on the day we receive your deposit Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275.00 of your deposits will be available on the day of deposit. If we are not going to make all of the funds

from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises; we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
-Your account has been opened 30 days or less.
-We believe a check you deposit will not be paid.
-You deposit checks totaling more than \$6,725 on any day.
-You redeposit a check that has been returned unpaid.
-You have overdrawn your account repeatedly in the last six months.
-There is an emergency, such as failure of communication or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. This bank reserves the right to close any deposit account at our discretion.

CHECK CASHING FEES
This Bank reserves the right to not cash any checks for a non-customer. If we choose to cash a check for a non-customer, a form of identification and/or social security number must be provided. A charge of \$15.00 will be assessed.

AUTOMATED TELLER TERMINAL (ATM) LOCATIONS			
Tennyson/Potosi Branch office	338 Hwy 61 S	Potosi WI	
Shullsburg Branch office	195 Hwy 11	Shullsburg WI	
Conservation First Bank	42 W Main St	Benton WI	
New Horizons	11670 State Rd 23	Darlington, WI	
Whitey’s Bar and Grill	62 E Main St	Benton WI	

SCHEDULE OF FEES & CHARGES
Check Cashing (non-customer)..... \$15.00
Check Printing ChargesVaries with Check Style
Coin Counter Fee (non-customer).....10% of total
Counter Checks.....5 for \$5.00
Dormant Account fee (one time charge each time an account goes dormant)..... \$5.00
Paper Statements mailed.....\$5.00
Special Statement.....\$5.00
Request Receipt Mailed\$5.00
Return Mail due to insufficient address fee.....\$5.00
Non-Sufficient Funds (NSF) Returned & Overdrafts (OD*) Paid
Any item<\$10.00 = \$0
Any item >\$10.00 = \$35.00/check
Continuous Daily OD Charge - Consumer Accounts \$10.00/day after 5 business days
Continuous Daily OD Charge - Business Accounts \$20.00/day after 3 business days
We will charge no more than \$115.00/day for consumer accounts and no more than \$125.00/day for business accounts.
Money Orders (Only Up to \$300).....\$5.00
Cashier’s Checks
\$0.00 to \$500.....\$6.00
Over \$500..... + \$1.00/hundred
Safe Deposit Box Rent:
3” x 5” box\$20.00
5” x 5.5” box.....\$22.00
3” x 10.5” box.....\$22.00
Rents are payable each year on May 15th. Partial years will be pro-rated. A \$3.00 discount will be granted if fee is automatically debited from a Benton State Bank account.
Safe Deposit Box late payment fee.....\$10.00/month
Safe Deposit Box Drilling.....\$200.00
Lost Safe Deposit Box Key.....\$50.00
Account Balancing/Research/Reconcilement:
First timeFree (10 minute maximum)
Thereafter.....\$40.00/hour (\$40.00 minimum)
Collection Fees:
First \$1,000.....\$10.00
Over \$1,000.....\$20.00
Indemnity Bonds.....\$30.00
Stop Payment Order.....\$30.00
Hold on Checking Account.(lost checkbook)..\$30.00/month
Auto Loan Payment Temporary Change. \$10.00/request



DEPOSIT ACCOUNTS

**42 West Main
Benton, WI 53803
(608)759-3600**

MEMBER FDIC