



TRAILBLAZER CHECKING+

If you're looking for a basic checking account with no minimum balances, no check writing limits, and no monthly service charge fees, then Trailblazer Checking is for you. A minimum deposit of \$25 will open this account. No interest will be paid on this account regardless of the balance.

IMPACT CHECKING*+

This rewards checking account lets you earn interest without requiring a high minimum balance and there's no monthly service charge. A minimum deposit of \$25 will open this account, then simply maintain a minimum balance of \$25, enroll in e-statements, receive two (2) or more qualifying direct deposits, and make at least ten (10) debit card purchases each statement cycle to earn reward interest.

GUARDIAN CHECKING+

Enjoy a checking account designed to give you more for your money. A minimum deposit of \$50 will open this account. Receive up to \$10 back per statement cycle in refunds for our banks ATM fees assessed on out of network ATM withdrawals, plus one free wallet-style check order per account each year. You'll also benefit from free cashier's checks and money orders, helping you save on everyday banking needs. A \$5 monthly service charge applies if the average balance falls below \$1,000 during the statement cycle. No interest will be paid on this account regardless of the balance.

STEWARD CHECKING*+

Enjoy a checking account that rewards you with more value. A minimum deposit of \$50 will open this account. Earn interest on your balance while receiving up to \$10 back in refunds per statement cycle for our banks ATM fees assessed on out of network ATM withdrawals. This account also includes one free wallet-style check order per account each year, free cashier's checks and money orders, free paper statements, and free outgoing wire transfers. A \$10 monthly service charge applies if the average balance falls below \$10,000 during the statement cycle.

PERSONAL MONEY MARKET CHECKING*

Grow your savings with a money market account that offers higher interest rates as your balance increases. Enjoy the flexibility of access while earning competitive, tiered interest based on balance levels. A \$10 monthly service charge applies if the average balance falls below \$5,000 during the statement cycle. There is no minimum amount to open this account.

SAVINGS ACCOUNT*

This basic savings account is designed to make saving easy. A minimum deposit of \$5 will open this account. Earn interest based on balance tiers, so higher balances earn higher rates. With no monthly service charge and no minimum balance required, this savings account makes it easy to start saving and keep more of what you earn. Earnings will be compounded and credited semiannually.

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.

BUSINESS CHECKING*+

Designed to support your day-to-day business banking needs, this checking account is easy to open and easy to maintain. Get started with a minimum opening deposit of \$100, and enjoy the convenience of no minimum balance requirement and no monthly service charge. It's a straightforward checking solution that helps you manage your business finances efficiently. No interest will be paid on this account regardless of the balance.

PREMIUM BUSINESS CHECKING*+

Built for businesses with higher activity levels, this checking account provides added value and flexibility. Open your account with a minimum deposit of \$100 and enjoy free outgoing wire transfers. A \$10 monthly service charge applies if the average balance falls below \$2,500 during the statement cycle, making it easy to avoid the fee by maintaining a qualifying balance. No interest will be paid on this account regardless of the balance.

PREMIUM PLUS BUSINESS CHECKING*+

Designed for businesses with higher balances and more complex cash needs, this checking account delivers

premium features and control. Open with a minimum deposit of \$1,000 and avoid the monthly service charge by maintaining a minimum average balance of \$25,000. Enjoy free paper statements, free outgoing wire transfers, and liquidity management tools to help you efficiently manage cash flow and maximize available funds. No interest will be paid on this account regardless of the balance.

BUSINESS MONEY MARKET*

Our Business Money Market offers a simple, cost-effective solution with no minimum deposit to open. Enjoy tiered interest rates that reward your growing balance, free outgoing wires, and free liquidity management to optimize your cash flow. A \$10 monthly service charge applies if your average balance falls below \$5,000. Whether you're just starting or scaling your business, this account is designed to keep your finances flexible and efficient. Open your account today and start banking smarter!

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 3 months 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 average balance requirement may affect the earnings due to the 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.

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 Emailed Statements.....\$10.00/Email
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