



WELCOME TO HORICON BANK



HORICON BANK

The Natural Choice[®]

Your Guide to Personal Banking

Member FDIC

WELCOME TO HORICON BANK

On September 15, Cornerstone Community Bank officially migrates to Horicon Bank – closing their doors on Friday as Cornerstone Community Bank and opening our doors as Horicon Bank on Monday, September 18. We are thrilled to officially welcome you to the family. You are central to our mission. In fact, that’s what’s made us “The Natural Choice” for more than 127 years in the communities we serve.

Together, we are doing good – in our communities, for our customers, with our associates. That’s our vision. As a family and employee-owned bank, we live that vision each day by finding the right banking solution to fit your needs and securely offering the best in banking technology and fraud protection. We look forward to expanding on the foundation that Cornerstone Community Bank has built in Grafton, Menomonee Falls and Slinger, and finding ways to do good together with you.

We are committed to making the merger transition smooth and easy for you. This Welcome Packet is designed to answer your questions, provide helpful insight into additional services at Horicon Bank and give you a preview of our timeline to migration.

If you have additional questions, we invite you to visit horiconbank.com, contact us by chatting with a live banker right on our website or calling 888.343.3040.

Welcome to Horicon Bank. We’re glad you’re here.



The Schwertfeger family welcomes you!
Pictured are Alex Solanki - Vice President,
Fred F. Schwertfeger - Chairman/CEO with his wife,
Ruth, and Fred C. Schwertfeger - President.

Sincerely,

Frederick C. Schwertfeger
President

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CONTACT INFORMATION

Office Locations:

Page 6 or visit www.horiconbank.com

Customer Support Center
and #AlwaysLIVE Support:

888.343.3040

Exclusive Cornerstone Community Bank
Customer Support:

833.960.0103

Chat or Video Call with a Live Banker:

Click “Let’s Talk” at www.horiconbank.com

Horicon Bank Routing Number:

075905622

IMPORTANT DATES

CCB = Cornerstone Community Bank HB = Horicon Bank

Topic	Specific Information	Important Dates
Direct Deposits	Will continue without interruption after September conversion	
Existing Checks	Continue using existing CCB checks after conversion until new checks are needed. <i>Customers can use CCB checks for payment until 12/31/24.</i>	
Debit and ATM Cards	New HB Debit and ATM card - arrival	Early August
	CCB Debit and ATM Card no longer available	12 a.m. September 18
	Begin using HB Debit and ATM card	September 18
Digital Banking	CCB Online Banking no longer available	After September 15
	CCB Bill Pay Access no longer available	After September 15
	HB Digital Banking sign in available before conversion (accounts will not show balances)	Watch for an email update in August!
	HB Digital Banking full functionality available with balances	September 18
Account Statements	Last statement with CCB account activity	September 15
	New HB statement date will be end of the month. Your first HB statement will be produced on 9/30/23 and will not contain a full month of activity.	
Internal Transfers	All existing CCB internal transfers will be active	September 18
Automatic Payments	All existing CCB automatic payments will be active	September 18
Individual Retirement Accounts	Custodian changes to HB	September 18
Loan Payments	For your convenience and faster processing, all payments can be made in the Ascend Digital Banking platform.	
	Other Payment Options Mail payments to: Horicon Bank 326 East Lake Street Horicon, WI 53032	September 18
	In person payments: Stop in to any Horicon Bank branch	
Branch Hours	All CCB Branches close at 5:00 p.m.	September 15
	Branches open at 8:00 a.m. as Horicon Bank	September 18

GENERAL QUESTIONS

When will I officially become a Horicon Bank customer?

Beginning September 18, 2023, you will officially be a customer of Horicon Bank with access to more than 32,000 surcharge-free ATMs worldwide, 23 branch locations and state-of-the-art digital banking.

Will branches be open during the conversion?

Cornerstone Community Bank branches will close at 5:00 p.m. on Friday, September 15. Cornerstone Community Bank and Horicon Bank branches will be closed on Saturday, September 16. On Monday, September 18, all 23 branches will reopen as Horicon Bank locations.

Is there anything I need to do right now?

No. Continue to bank as usual with Cornerstone Community Bank. More detailed account information can be found throughout this booklet. If you have additional questions, feel free to call us at 833.960.0103.

What will happen to my safe deposit box?

If you have a safe deposit box, we will be sending more specific information about billing in a separate communication.

Will my Cornerstone Community Bank online banking account transfer over to a Horicon Bank online banking account?

Both consumer and commercial online banking services are available; however, you will need to enroll in Horicon Bank's service. Enrollment instructions are on page 14 of this document.

Will I need a new ATM card and/or debit card?

If you currently have a Cornerstone Community Bank ATM card and/or debit card, or business debit card, you will receive a Horicon Bank card in the mail prior to conversion. Continue to use your Cornerstone Community Bank debit/ATM card through Sunday, September 17. You may begin using your new Horicon Bank ATM card and/or debit card on Monday, September 18.

Will my PIN change?

Yes. You will receive debit card activation instructions with your new card and a PIN mailer with your new number. You will have the ability to change your PIN to the same PIN you have today by going to any of our Horicon Bank ATMs. Or you can contact our helpful Customer Support Center at 888.343.3040 for help changing your PIN. We will waive any fees associated with changing your PIN over the phone.

Will my deposits be FDIC-insured after the conversion?

Yes. Horicon Bank is an FDIC-insured institution and depositors are insured up to the limits allowed by law. For more information about FDIC Insurance, visit the FDIC website at [fdic.gov](https://www.fdic.gov).

Will the Cornerstone Community Bank branches remain open after the conversion?

Yes. All Cornerstone Community Bank locations will remain open and will become branches of Horicon Bank after conversion.

May I use any Horicon Bank location to do my banking?

Starting September 18, you may use any Horicon Bank location. For your convenience, we've listed all our branch locations on page 6.

GET TO KNOW HORICON BANK

Our History

Horicon Bank was founded in 1896 by Daniel C. Van Brunt, the inventor of the grain drill. Since then, we've grown to include 20 offices in 15 Wisconsin communities. After more than 127 years in business, we know that our success is directly linked to the growth and prosperity of our communities. Just like the plants and animals of our namesake, we thrive together. Born in the heart of the marsh, Horicon Bank is "the Natural Choice."

Our Mission

To be bankers who CARE. At Horicon Bank, CARE stands for Communities (who value our presence), Associates (who are growing in skills and success), Relationships (with customers who trust us) and Expectations (that are being satisfied). As a community bank, we believe in investing in people and communities – not just their bank accounts.

Our Culture

Horicon Bank has contributed more than a quarter of a million dollars over the last two years into our communities toward non-profits. But more than just reinvesting funds, Horicon Bank reinvests time. Bankers sit on boards, host local blood drives, ring bells for the Salvation Army, adopt a highway and volunteer to clean up local parks - just like our friends at Cornerstone Community Bank do today.

"When you see your banker in the local Rotary meeting, or sitting on the PTA committee, or organizing a United Way event, you're seeing just how much our bankers care," said CEO Fred F. Schwertfeger. "That's our mission, and it's something we encourage, but it's also something our bankers take ownership of. And that's special. That's what makes a caring banker."

At Horicon Bank, decisions are made locally. That banker? He or she is your neighbor. And they truly care about the economic and social state of their communities.

Founded on invention and built on community support, Horicon Bank continues to innovate the way we do banking. And our commitment to community has only grown stronger. With better banking options for our customers' lives and a strong tie to our community roots, Horicon Bank is your digital community bank!





APPLETON 100 E Midway Road	BEAVER DAM 105 E Industrial Drive	BEAVER DAM INSIDE Food Pride 609 N Spring Street	BEAVER DAM INSIDE PIGGLY WIGGLY 810 Park Avenue	FOND DU LAC EASTSIDE 854 E Johnson Street
FOND DU LAC WESTSIDE 1207 W Johnson Street	GREEN LAKE 515 Hill Street	HORICON 326 E Lake Street	IRON RIDGE 156 S Main Street	MARKESAN 825 N Margaret Street
MAYVILLE INSIDE PIGGLY WIGGLY 1440 Horicon Street	NEOSHO 226 S Schuyler Street	NEW BERLIN 15600 W Cleveland Avenue	OSHKOSH 2251 Omro Road	
RANDOLPH 170 Kienow Drive	RIPON 400 Watson Street	RIPON INSIDE WEBSTER'S MARKETPLACE 1188 W Fond du Lac Street	WAUPUN 807 W Main Street	WEST BEND 1535 W Paradise Drive
GRAFTON 2090 Wisconsin Avenue	MENOMONEE FALLS N91W17231 Appleton Avenue	SLINGER 1155 E Commerce Boulevard Suite 101		

Visit HoriconBank.com or call 888.343.3040

Member FDIC



CHECKING ACCOUNTS

If your Cornerstone Community Bank Account is called...

Your new Horicon Bank account will be called...

Cornerstone Club
Classic Checking
eChecking

Natural Choice Checking

Not sure Natural Choice Checking is the right choice for you?

Horicon Bank offers a variety of personal checking products to fit your needs. Let us help find the account for you. As soon as you receive this booklet, you can contact us to switch or learn more about your checking options. If you choose to switch products, you will still keep the same account number.

	V-Flight Checking	New Horizons Checking	Natural Choice Checking	Glider Checking
A Good Fit For You	Rewards you for using eBanking services	Relationship checking with added perks	Simplicity at its best	For those 55 and better and want to be a part of our exclusive loyalty club
Earn Interest	Yes	Yes	No	Yes
Monthly Service Charge	\$5 if account receives paper statements \$0 with eStatements	\$20 if account falls below minimum balance or relationship threshold	None	\$15 if total deposit relationship falls below \$5000
Minimum Balance	None	\$10,000 daily or \$50,000 combined deposit and/or loan relationship	None	None for checking account. \$5000 deposit relationship

For more account specific information regarding Checking Accounts, please see appendix.

FREE features included with your checking account:

- Visa Debit Card*
- eStatements
- Digital Banking Platform
- Bill Pay
- Online Check Images
- Combined Statements
- Unlimited Transactions
- Direct Deposit
- Over 32,000 Free ATMs

Plus, chat online with a live Horicon Banker at HoriconBank.com!

Checking FAQ

Will my checking account number change?

Good news, your checking account number will remain the same! The account number you currently have at Cornerstone Community Bank will convert and be the same account number at Horicon Bank.

What will happen to my checks and deposit slips?

Since your checking account number will remain the same after the September conversion, you may continue using your Cornerstone Community Bank checks and deposit slips. There is no need to order new checks until your supply is low. Check orders placed in September and going forward will receive Horicon Bank checks. *Please note: CCB checks will be valid for customers to use for payment until 12/31/2024. After that date, only Horicon Bank checks may be used.*

If I write a check before September 18 and it doesn't clear until after the conversion, will it be paid?

Yes. All Cornerstone Community Bank checks will be sent to Horicon Bank. If the funds are available in your checking account, the check will be paid.

Will I need to change my direct deposit?

No. If you receive social security, payroll or other ACH direct deposits into your account, you will not notice any disruption of service. Because Horicon Bank will be initiating the change for your direct deposit, your employer may reach out to you to confirm that you would like your deposit changed to a Horicon Bank account. If this happens, please confirm the change.

Will I need to change any automatic withdrawals or payments that come out of my account?

No. Your automatic payments and withdrawals will transfer to Horicon Bank making the transition easy and convenient upon conversion. The only exception is if you have payments set-up through Cornerstone Online Bill Pay. In those instances you will need to enroll in Horicon Bank Bill Pay and set-up your payees and payments in the new service.

Will I need to change any automatic debits or recurring payments that I've set up with my debit card?

Yes. If you have automatic payments set up directly with your Cornerstone Community Bank debit card, you will need to revise those payments starting September 18, using your new Horicon Bank debit card, which will have a new debit card number. More information will be provided with your new debit card to help you with this transition.

Will I receive my checking account statement on the same day I did with my Cornerstone Community Bank account?

Statement cycle dates will change to the end of the month with Horicon Bank. Your first statement from Horicon Bank will be produced on 9/30/23 and will not contain a full month of account activity.

DEBIT CARD CHANGES

When should I expect my new Horicon Bank debit card?

- If you have a Cornerstone Community Bank debit/ATM card, you will receive a new Horicon Bank debit card by early September—before the transition of your account to Horicon Bank. You may activate your Horicon Bank debit card upon receipt; however, you will not be able to use it until September 18, 2023.
- Your debit card number WILL change. As such, you will need to update any automatic payments or stored card information for your new debit card number.
- Your new debit card can be activated by following the instructions on your new card.

What should I do with my old Cornerstone Community Bank debit card?

Your existing Cornerstone Community Bank debit/ATM card will remain active through September 17, 2023. Your new Horicon Bank debit/ATM card will start working on September 18, 2023. At that time, please destroy your Cornerstone Community Bank card for security purposes.



Does Horicon Bank charge me to use an ATM with my debit card?

Horicon Bank does not charge customers to withdraw money from an ATM. You may incur a fee from a non-network ATM, charged by that provider at time of withdrawal. You can avoid an ATM fee by using one of more than 32,000 ATMs nationwide as part of the MoneyPass or ATM Access Network.

What are Horicon Bank Debit Card limits?

Horicon Bank debit card customers can withdraw up to \$310 from an ATM and make a \$9,999 point of sale purchase in a 24 hour period.

MoneyPass Network

Get your cash when you need it, wherever you are! With more than 32,000 money-saving MoneyPass ATMs from coast-to-coast, you're never far from your money.

ATM Access Network

You are entitled to surcharge-free cash withdrawals at over 800 ATMs across Wisconsin and Minnesota. ATM Access is a service exclusive for the customers of participating Wisconsin community banks.



SHAZAM Brella

Track your Debit Card activity with SHAZAM Brella - a free app for Horicon Bank debit card customers. With SHAZAM Brella you can automatically receive 24/7 email alerts on your debit card activity. Best of all? You can customize the alerts to fit your needs! You'll know right away whether the purchases are valid - this way you can put a stop to any potential fraud. Download SHAZAM Brella from your app store today!

Ask how you could receive ATM rebates with a qualifying checking account!

SAVINGS, MONEY MARKET, CDS AND IRAS

If your Cornerstone Community Bank Account is called...

Your new Horicon Bank account will be called...

Minor Savings
Personal Savings

Statement Savings

Personal Money
Market Deposit

Money Market

HSA Checking

Health Savings Account

IRA - Roth
IRA - Traditional

IRA Money Market

Statement Savings

Statement Savings accounts are a great way to earn interest while you save! Simply maintain a minimum balance of \$250 to avoid a minimum balance fee. Minimum balance requirement is waived for those ages under 18 or 55 and better.

Money Market

Our Money Market is a high interest savings account and low activity checking account all rolled into one! Maintain a minimum balance of \$5000 and start saving today!

Christmas Savings Account

Are you looking to save for the holidays or another special occasion? Set up an automatic transfer from your Horicon Bank checking to your Christmas Savings Account and make saving for the holidays even easier!

IRAs

Individual Retirement Accounts (IRAs) will transfer with the same rates and terms.

Certificates of Deposit

Certificates of Deposit (CDs) will transfer with the same rates and terms through the date of maturity. You may retain your certificate for your records.

For more account specific information regarding Savings and Money Market Accounts, please see appendix.

HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA)

Keep your body and finances in good shape with a tax exempt savings account from Horicon Bank! Health Savings Accounts (HSAs) are tax-favored consumer savings arrangements for individuals and families covered by a high deductible health insurance plan.* At Horicon Bank, our local, knowledgeable bankers are here to answer your questions. And with our HSA debit card, you'll have easy access to your funds for out-of-pocket expenses.

- No set up charges or annual service charges
- Tax-deductible contributions*
- Tax-free distributions* (if used for qualified medical expenses)
- Funds accumulate from year to year
- Access account balances, view history, make transfers and save receipts with Internet Banking
- HSA debit card

Customers will be responsible for HSA check printing fees. Fees can be avoided by using our HSA Debit Card for medical expenses and payments.

Savings and Money Market FAQ

Will my account numbers change?

Good news, your account numbers will remain the same! The account number you currently have at Cornerstone Community Bank will convert and be the same account number at Horicon Bank.

Will I receive my savings and money market account statements on the same day I did with my Cornerstone Community Bank account?

Statement cycle dates will change to the end of the month with Horicon Bank. Your first statement from Horicon Bank will be produced on 9/30/23 and will not contain a full month of account activity.

Migrate Savings

Make saving effortless! Sign up for Migrate Savings and use your debit card to make your everyday purchases. Each purchase will be automatically rounded up to the next dollar amount and the difference will be transferred into your Horicon Bank Savings Account. The savings migration is automatic!

What do you need to sign up for Migrate Savings?

- Personal Checking Account
- Savings Account
- Debit Card
- Enrolled in eStatements

Migrate Savings service is for personal accounts only. See a Personal Banker for more details and enrollment after the September conversion.

**The information provided is not intended to constitute tax or legal advice. This information may have changed or may be applied differently in certain circumstances. We suggest you confer with your personal accountant, financial advisor or attorney to discuss your situation.*

CONSUMER LOANS AND MORTGAGES

Will my loan account number change?

At this time, we anticipate your account number to remain the same. If there are any changes required, we will contact you. Any automatic payments you have set up will automatically transition to Horicon Bank.

Will my rates change?

No. The rate you pay on your loan or mortgage will be honored by Horicon Bank and guaranteed through the terms of your agreement. After those terms have matured, you may contact your loan officer to discuss your renewal and terms with Horicon Bank.

Will there be a change in how I make my loan payment?

Yes. You can now make your payments through Horicon Bank's Ascend Digital Banking platform. Ascend allows you to make payments on your schedule and to schedule future payments. If you'd prefer to mail your payment, please mail payment to: Horicon Bank, 326 East Lake Street, Horicon, WI, 53032. Payments can also be made at your local Horicon Bank branch. Your loan payment due date will remain the same.

I have my loan payment automatically deducted from my checking account. Will this service continue?

Yes. The date the loan payment is deducted, as well as the terms and conditions of your loan, will remain the same.

How will tax reporting be handled with the form 1098?

Horicon Bank will mail a 1098 form for all mortgage loans that are 1098 reportable. This tax form will include the total interest paid in calendar year 2023 for loans that qualify.

Will I be able to use my current line of credit?

Your line of credit will continue to remain open under the same terms and rate as at Cornerstone Community Bank.

MAKE YOUR DREAM HOME A REALITY!

Ready to buy your first home? Or upgrade to a new home?

Maybe you already own your dream home, and it's not looking quite so "dreamy" as when you first bought it. We can help.

Whether you are looking for your first mortgage, refinancing your current home or simply fixing up your home with a Home Equity Line of Credit, Horicon Bank can find the right product to fit your unique needs.

Apply online at www.horiconbank.com today!



NMLS 434805
Member FDIC

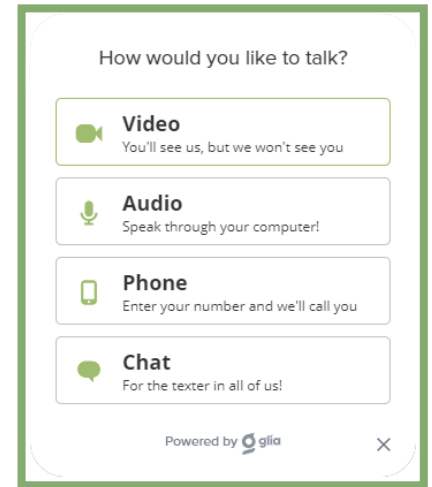
OTHER PRODUCTS AND SERVICES

Digital Branch

It's like having a bank branch right in your pocket! Visit www.horiconbank.com and click the "Let's Talk" button to be connected to a live Horicon Banker. Our bankers can help answer questions, find information on our website, or even help you fill out an application (in as little as three minutes!).



Our Digital Branch is available:
Monday - Friday: 7:00 p.m. - 6:00 p.m.
Saturday: 7:00 a.m. - 2:00 p.m.



My Virtual Teller

My Virtual Teller is an Interactive Teller Machine that offers a personalized banking experience with added convenience and extended hours! With touch screen and video technology, it offers a virtual version, allowing you to speak with a Horicon Banker while enjoying more transaction capability than an ATM machine. My Virtual Teller is available at select Horicon Bank locations! Scan this QR code for a list of locations or visit HoriconBank.com for more details!



My Virtual Teller Hours:
Monday - Friday: 7:00 a.m. - 6:00 p.m.
Saturday: 7:00 a.m. - 2:00 p.m.

Safe Deposit Boxes

We offer a variety of box sizes to safely keep your important documents and valuables. Availability and box size may vary by office. If you currently have a safe deposit box at Cornerstone Community Bank, you will still enjoy access to your box after the conversion. We will contact you with specific information about billing in a separate communication.

Cornerstone Community Bank Credit Cards

There will be no changes to your Cornerstone Community Bank credit card at this time. Cornerstone Community Bank credit cards have and will continue to be serviced by Elan. If you have any questions or need assistance with your card, please contact Elan Customer Support at 800.558.3424.

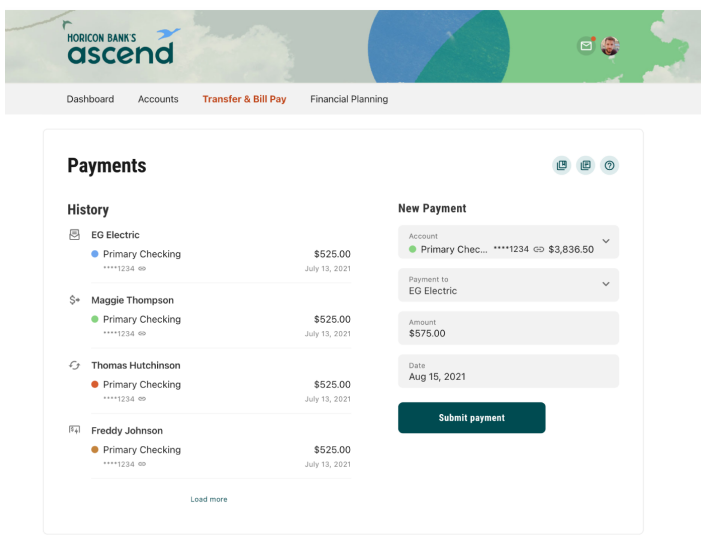
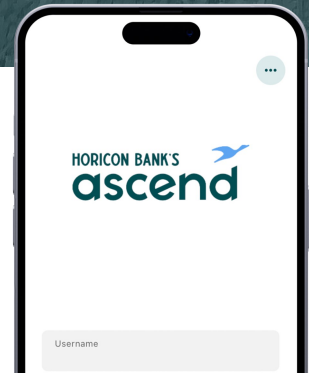
Would you prefer to have your credit card to stay local?

Horicon Bank offers our own credit card that is approved and serviced locally. Applying is easy. Just visit www.horiconbank.com where you'll find a variety of cards to fit your needs!

HB Credit Card	HB Secured Credit Card	HB Rewards Credit Card
<ul style="list-style-type: none">Worldwide acceptanceMake purchases, pay bills or get cash	<p>Just starting out?</p> <ul style="list-style-type: none">Build your creditRebuild your credit	<p>Be rewarded with your choice of:</p> <ul style="list-style-type: none">Airline miles and hotel staysMerchandiseStatement credit cash back

Ascend Digital Banking

We encourage you to sign into Horicon Bank's Ascend Digital Banking before conversion to become familiar with the new system. Keep in mind, your accounts will not show any balances until September 18. Cornerstone Community Bank Online Banking will not be available after September 15.



How does Ascend make managing your finances easier?

- Check current balances and make transfers
- See all your accounts in one place - even your accounts outside of Horicon Bank
- Send money to accounts or people outside of Horicon Bank with encrypted account to account and person to person transfers
- Set up account alerts
- Download information to Quicken, QuickBooks, or Excel
- Access free Online Bill Pay and eStatements
- Mobile Deposit Capture - Deposit checks using your mobile device

Enrolling in Ascend is easy!

Step One:

Visit Horiconbank.com or download the Ascend app to get started.

Step Two:

Select "Register a New Account" under the Login button.

Step Three:

Accept the terms and conditions.

Step Four:

Confirm your identity. Ascend will match your answers against our records to verify you have an account at Horicon Bank and give you digital access to those accounts.

Step Five:

Create your user name and password to sign in.



Download the App Today:

Just search "Horicon Bank Ascend" in the play stores and look for this icon!

ASCEND FEATURES AND FUNCTIONALITY

Bill Pay

No more stamps, no more logging into several websites to pay bills and no more forgotten bills and late fees. With Bill Pay, you can pay all your bills from one central location. You can even schedule your bill payments ahead of time to be paid at a later date!

Cornerstone Community Bank Bill Pay Customers

If you currently use CCB Bill Pay, you will be need to enroll in Horicon Bank's Bill Pay service after signing up for Ascend. Current payees will not automatically transfer to Horicon Bank's Bill Pay service, so be sure to make a note of your current Bill Pay payees before September 16 when the service is discontinued.

We encourage you to sign up for Digital Banking when available and begin setting up your payees in the new Bill Pay service with Horicon Bank. That way, after conversion on September 18, you can begin conveniently paying your bills in the new system!

All Your Accounts in One Place

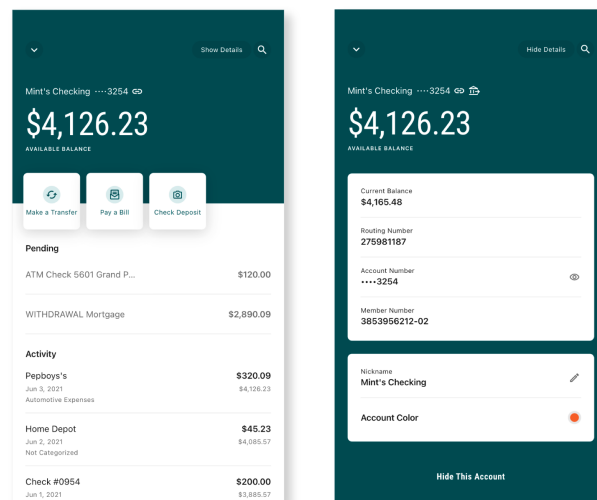
See all you accounts in Ascend—and we're not just talking about Horicon Bank accounts. You'll be able to bring in your account information with a credit card outside of Horicon Bank, payments to other financial institutions or a deposit account at another institution. This creates a single application for you to see all your financial information and can be used to fund or send money – depending on the account.

Financial Wellness Tools

- Credit score and alerts
- Credit score analysis and tips to improve credit posture
- Credit protection services
- Categorization of your spending

Account to Account and P2P

Send money to an account or a friend with the push of a button. All account to account or person to person transfers are encrypted and protected.



Chat with a Banker

Just like on our website, you'll be able to chat directly with a Horicon Banker about questions on your account or how to use the tools available.



Trust Administration

Horicon Bank's Trust Administration Office isn't your typical Trust Service. We will work with your attorney and your preferred financial advisor to offer administrative trust services. As an independent trustee, Horicon Bank works with the advisor you choose, all while offering the support of a strong financial partner.

Services We Offer:

- Trust Administration
- Trust and Estate Planning
- Financial Power of Attorney
- Bill Paying Services



Chris Berens
Vice President, Trust Officer
chrisb@horiconbank.com
262.957.7860

With over 25 years of experience in the trust and financial industries, Chris is involved in the management and day-to-day operations of Horicon Bank Trust Administration services, including direct client contact. Chris is well known for his commitment to service along with his comments about the trust industry being an "integrity business." Chris enjoys working with families to discuss how corporate trustees can provide solutions for their loved ones. Like Chris often says: "Impartial corporate trustees preserve enjoyable holiday moments for families and help them avoid friction that could arise from having to make difficult trust distribution decisions."

Rate and Fee Schedule - Including Truth In Savings (TIS) Disclosures

- Statement Savings

- Christmas Account

- Natural Choice Checking

- Glider Checking

- New Horizons Checking

- V-Flight Checking

- Health Savings Account

- Money Market

- IRA Money Market

- Other Account Fees

- Miscellaneous Fees and Charges

Deposit Account Agreement and Disclosure

Regulation CC Funds Availability Disclosure

Electronic Funds Transfer Agreement and Disclosure

Privacy Notice

HORICON BANK DISCLOSURE

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

STATEMENT SAVINGS

Minimum Balance \$250.00

How Transactions Are Limited - You may make 3 withdrawals from your account each month. A fee of \$1.00 will be assessed for each subsequent withdrawal during such period.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$250.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance service charge of \$5.00 will be assessed every statement period if the daily balance in the account falls below \$250.00 any day of the statement period. You may make 3 withdrawals from your account each month. A fee of \$1.00 will be assessed for each subsequent withdrawal during such period.

TAX AND INSURANCE SAVINGS

How Transactions Are Limited - You may make 3 withdrawals from your account each month. A fee of \$1.00 will be assessed for each subsequent withdrawal during such period.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

CHRISTMAS ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account the 1st business day after account maturity of each year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity. If the account is closed before interest is credited, you will not receive the accrued interest. At the end of the club account period October 20, 2023, the funds in the account will be .

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: Last day to deposit October 15th, annually. If an account is closed early, it will remain closed for the duration of that Christmas Account year. No partial withdrawals. Any account with a zero balance on April 30th of the maturity year will be closed. You may not make withdrawals from your account until the maturity date.

Account Fees: The following fee applies to this account: Christmas Account Check Charge: 10.00.

V-FLIGHT CHECKING

Earn a premium rate on your checking account. To earn this rate, the following activity must post and settle to your account during each monthly statement cycle to qualify: 10 debit card transactions (ATM transactions do not count), 1 direct deposit or external payment, access internet banking 1 time, and receive monthly statements electronically (eStatements). When monthly qualifiers are met interest will be paid based on the tiers listed below and the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. For any month when one or more of the qualifiers are not met during the statement cycle a base interest rate of .01% APY will be earned on the entire balance and no ATM reimbursements will be paid.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: Earn a premium rate on your checking account. To earn this rate, the following activity must post and settle to your account during each monthly statement cycle to qualify: 10 debit card transactions (ATM transactions do not count), 1 direct deposit or external payment, access internet banking 1 time, and receive monthly statements electronically (eStatements). When monthly qualifiers are met interest will be paid based on the tiers listed below and the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. For any month when one or more of the qualifiers are not met during the statement cycle a base interest rate of .01% APY will be earned on the entire balance and no ATM reimbursements will be paid. We use the average collected balance to calculate interest on your account. The method applies a periodic rate to the average collected balance in the account for the period. The average collected balance is calculated by the daily ledger balances less uncollected funds divided by the number of days in a period.

Account Fees: There are no minimum balance charges. eStatements are required, there will be a \$5.00 monthly charge to receive a paper statement for your V-Flight Checking account. We use the average collected balance to calculate interest on your account. The method applies

a periodic rate to the average collected balance in the account for the period. The average collected balance is calculated by the daily ledger balances less uncollected funds divided by the number of days in a period.

NATURAL CHOICE CHECKING

How about: Simplicity at it's best! Natural Choice Checking has no minimum balance requirement - it's the Natural Choice for your checking needs!

NEW HORIZONS CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$10,000.00 to open this account.

Account Fees: A Maintenance Service Charge of \$20.00 will be imposed every statement period if the daily balance in the account falls below \$10,000.00 any day of the statement period or an aggregate deposit and loan balance of \$50,000 is not maintained any day of the statement period. A good fit for relationship customers. Avoiding the monthly service charge can be done one of two ways. Either maintain a minimum balance of \$10,000.00 in this New Horizons checking account or maintaining your banking relationship with combined deposit and loan balances of \$50,000.00 (commercial loan balances do not count in the aggregate relationship balance.) If the balance falls below the minimum requirements listed the monthly service charge will be assessed, but you will continue to earn interest.

Relationship benefits of this account include: ATM Rebates, Free Checks, and other periodic specials. For any monthly statement cycle the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. Personalized Horicon Bank specialty checks are provided at no cost. However; other styles of checks are available at cost to the customer with check printing fee depending upon the style ordered

GLIDER CHECKING

Simply meet these account requirements to become an exclusive Gliding Free Club member: you are 55 or better, have a Horicon Bank Glider checking account and maintain deposit balances of at least \$5,000.00 for the entire statement period. Deposit balances include: checking, savings, money market, or certificates of deposit. Simply meet these monthly requirements to avoid the monthly membership maintenance service charge of \$15.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Account Fees: Simply meet these account requirements to become an exclusive Gliding Free Club member: you are 55 or better, have a Horicon Bank Glider checking account and maintain deposit balances of at least \$5,000.00 for the entire statement period. Deposit balances include: checking, savings, money market, or certificates of deposit. Simply meet these monthly requirements to avoid the monthly membership maintenance service charge of \$15.

Relationship benefits of this account include: ATM Rebates, Free Checks, and other periodic specials. For any monthly statement cycle the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. Personalized Gliding Free specialty checks are provided at no cost; however, other styles of checks are available at cost to the customer with check printing fee depending upon the style ordered. The following miscellaneous service charges and fees are waived for Gliding Free Club Members: Incoming and Outgoing Wire Charges, Account Reconciliation, Cashier's Checks, and Money Orders.

GLIDER V-FLIGHT CHECKING

Earn a premium rate on your checking account. To earn this rate, the following activity must post and settle to your account during each monthly statement cycle to qualify: 10 debit card transactions (ATM transactions do not count), 1 direct deposit or external payment, access internet banking 1 time, and receive monthly statements electronically (eStatements). When monthly qualifiers are met interest will be paid based on the tiers listed below and the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. For any month when one or more of the qualifiers are not met during the statement cycle a base interest rate of .01% APY will be earned on the entire balance and no ATM reimbursements will be paid.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: Earn a premium rate on your checking account. To earn this rate, the following activity must post and settle to your account during each monthly statement cycle to qualify: 10 debit card transactions (ATM transactions do not count), 1 direct deposit or external payment, access internet banking 1 time, and receive monthly statements electronically (eStatements). When monthly qualifiers are met interest will be paid based on the tiers listed below and the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. For any month when one or more of the qualifiers are not met during the statement cycle a base interest rate of .01% APY will be earned on the entire balance and no ATM reimbursements will be paid. We use the average collected balance to calculate interest on your account. The method applies a periodic rate to the average collected balance in the account for the period. The average collected balance is calculated by the daily ledger balances less uncollected funds divided by the number of days in a period.

Account Fees: There are no minimum balance charges. eStatements are required, there will be a \$5.00 monthly charge to receive a paper statement for your V-Flight Checking account.

We use the average collected balance to calculate interest on your account. The method applies a periodic rate to the average collected balance in the account for the period. The average collected balance is calculated by the daily ledger balances less uncollected funds divided by the number of days in a period.

THE PREMIER ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50,000.00 to open this account.

Account Fees: Maintain a daily minimum balance of \$50,000 in your Premier Checking account or maintaining a combined personal deposit relationship or \$250,000 to avoid a monthly service charge. You will continue to earn the current interest rate if balance falls below minimum requirement.

Relationship benefits of this account include: Free 3x10x21 Safe Deposit box or smaller (subject to availability) or a \$50.00 annual discount on all other sizes (\$57.00 discounts with auto pay), Free Incoming Wire Transfers and 2 Free Domestic or Foreign Outgoing Wire Transfers per statement period, Free Cashier's Checks, Mortgage and Consumer Loan benefits (subject to loan program and credit approval), and periodic Premier Banking specials. For any monthly statement cycle the account may be reimbursed up to \$25 in ATM fees incurred during that cycle. The ATM reimbursement will post to the account within 3 business days after the statement cycle. Personalized Horicon Bank Premier Account specialty checks are provided at no cost. However; other styles of checks are available at a 50% cost reduction to the customer with check printing fee depending upon the style ordered.

HEALTH SAVINGS ACCOUNT

Health Savings Accounts (HSAs) are new, tax-favored consumer savings arrangements for individuals and families covered by high deductible health insurance plans (IRC Sec. 223).

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

MONEY MARKET

Minimum Balance \$5,000.00 .

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$5,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance service charge of \$20.00 will be assessed every statement period if the daily balance in the account falls below \$5,000.00 any day of the statement period.

PREMIUM MONEY MARKET

Minimum Balance \$25,000.00 .

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$25,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance service charge of \$40.00 will be assessed every statement period if the daily balance in the account falls below \$25,000.00 any day of the statement period.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

Mobile Banking Service:	Free
Voice Banking Service 1.888.714.4011 or 1.920.485.3080:	Free
Returned Mail:	\$3.00
Bond of Indemnity:	\$15.00
Internet Banking Service:	Free

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Account Reconciliation - Hourly (\$10.00 minimum):	\$25.00
Account Inquiry Service Charge:	\$2.00
Account Closed Within 90 Days:	\$25.00
Account Activity Printout:	\$5.00
Check Copy Service Charge:	\$1.00
ATM/Debit Card Replacement:	\$10.00
ATM/Debit Card PIN Reissue:	\$5.00
Overdraft Item Service Charge:	\$30.00
Return Item Service Charge:	\$30.00

Collection Item Service Charge:	\$20.00
Returned Deposited Item Charge:	\$10.00
Account Research - Hourly (\$10.00 minimum):	\$25.00
Escheated Account(s):	\$20.00
Special Statement Handling:	\$10.00
Stop Payment Order Placed:	\$30.00
Stop Payment Item Presented:	\$10.00
Wire Transfers:	Domestic Incoming Wire Charge \$15.00; Domestic Outgoing Wire Charge \$25.00; International Incoming Wire Charge \$35.00 - \$100.00; International Outgoing Wire Charge \$35.00 - \$100.00

Returned Deposited Item - Special Handling:	\$12.00
Returned Deposited Item - Recleared:	\$5.00
Telephone Transfer Charge:	\$4.00
Inactive Fee Per Month (After 6 Months on Checking & Savings & After 13 Months on HSAs When Balance is Less Than \$50.00):	\$5.00
Negative Balance Closing Charge (When Negative Balance is \$100.00 or More):	\$25.00
Mobile Deposit Charge Per Item:	Free
Signature Monitoring Monthly:	\$35.00

The following fees apply to Checking and Money Market Accounts:

Hold on Account - Weekly:	\$10.00
Personal Line of Credit (Annual Fee):	\$30.00
Bill Pay Charge - Monthly (Personal):	Free
Duplicate Statement Charge:	\$10.00
Postdated Check Notice Charge:	\$25.00
Overdraft Protection Charge:	\$15.00

MISCELLANEOUS FEES AND CHARGES

Cashier's Check Service Charge:	\$5.00
Fax Incoming per Page:	\$1.00
Fax Outgoing per Page:	\$2.00
Foreign Currency Buy & Sell: per Quote	
Foreign Check Processing:	\$10.00
Photocopies per Page:	\$0.25
Garnishment/Levy Charge:	\$50.00

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT HORICON BANK. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our earliest cut-off hour is 5:00 PM. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of 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. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications 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.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

Online and Mobile Banking

Types of Transactions: You may access certain account(s) you maintain with us by computer or mobile device, using your assigned user ID and password, through the online and mobile banking service. You may use the online and mobile banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.

- * Stop payment requests.
- * Advance funds from credit line.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Remote deposit capture.
- * ATM branch locator.
- * Obtain copy of statement.
- * Request to open a new account.
- * Order checks.
- * Allow export of transaction history to personal finance manager.
- * Person to Person Payments.
- * Account to Account Transfers.
- * Bill Pay

Fees and Charges for Online and Mobile Service:

- * There is no charge for online and mobile banking with us.

ATM

Types of Transfers: You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the ATM Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may make 6 cash withdrawals from ATMs per day.
- * You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.

Fees and Charges for ATM Transactions:

- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$10.00 per card.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

External Transfer Request

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- * Pay certain recurring bills from your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.

Government Direct Deposit

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from the U.S. Treasury Department to your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.

Direct Deposit

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from your employer or other financial institutions to your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.

Debit Card

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your

transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may make 6 cash withdrawals from ATMs per day.
- * You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- * You may purchase up to a maximum of \$9999.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$10.00 per card.
- * We do not charge for any POS transactions.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Telephone Banking

Types of Audio Response Services: You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- * Transfer funds between your deposit accounts.
- * Obtain balance information on your deposit accounts.
- * Verify the last date and amount of your payroll deposit.
- * Determine if a particular check has cleared your account.

Limitations on Frequency and Amount:

- * There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.

Fees and Charges for Audio Response Transactions:

- * We do not charge for any Audio Response Transactions.

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

Liability for Unauthorized VISA Debit Card Transactions. The following limitations may be applicable to your accounts, except as provided by law:

The zero liability limit described below only applies to debit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions processed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial debit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA or Plus networks.

Tell us **AT ONCE** if you believe your VISA debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA debit card. Your liability for unauthorized VISA debit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars (\$0.00). However, to the extent allowed under applicable law (see for example the **Liability for Unauthorized Transfers** paragraph below) we may hold you liable for the entire amount of an unauthorized transaction if we find, based on substantial evidence, that you have been negligent or fraudulent in the handling of your deposit account or VISA debit card.

For VISA Business Cards: An "unauthorized transaction" does not include any transaction allegedly conducted by (a) a business co-owner, (b) the cardholder or person authorized by the cardholder, or (c) any other person with an interest in or authority to transact business on the account.

To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA is a registered trademark of Visa in the United States and other countries.

In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, including those made by card code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (920) 485-3040, or write us at Horicon Bank, 326 E Lake Street, Horicon, WI 53032-1243. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Thirty (30) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (920) 485-3040.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit. If you have a passbook account, you may bring your passbook to us and we will record any direct deposits that we made to your account since the last time you brought in your passbook.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (920) 485-3043 to find out whether or not the deposit has been made.

Our Liability for Failure to Make Transfers. For consumer accounts, if we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable for instance:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the ATM where you are making the transfer does not have enough cash.
- * If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- * If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

For business accounts, refer to your account agreement(s) with us.

In Case of Errors or Questions About Your Electronic Transfers. For consumer accounts, telephone us at (920) 485-3040, or write us at Horicon Bank, 326 E Lake Street, Horicon, WI 53032-1243 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- * Tell us your name and account number (if any).
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If a notice of error involves unauthorized use of your point of sale debit card with the VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within five (5) business days after you notify us instead of within ten (10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Thirty (30) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- * To complete transfers as necessary;
- * To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- * To comply with government agency or court orders; or
- * If you give us your written permission.

Personal Identification Number (PIN). The ATM PIN, POS PIN or Audio Response PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN, POS PIN or Audio Response PIN available to anyone not authorized to sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

Enforcement. In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

Termination of ATM, POS and Audio Response Services. You agree that we may terminate this Agreement and your use of the ATM Card, POS or Audio Response services, if:

- * You or any authorized user of your ATM PIN, POS card or PIN or Audio Response PIN breach this or any other agreement with us;
- * We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN or Audio Response PIN;
- * We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Preauthorized Electronic Fund Transfers. For preauthorized electronic fund transfers on consumer accounts, the following provisions apply:

Stop Payment Rights. If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$ 30.00 for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

For preauthorized electronic fund transfers on business accounts, you may stop payment by notifying us in such time and manner as to allow us a reasonable opportunity to act upon the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$ 30.00 for each stop payment order you give.

Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

Fraud Control. As a fraud prevention measure, Horicon Bank may limit debit card activity to the United States and Canada. As an additional protective measure for our customers, transactions may be blocked if they appear to be suspicious. This includes use of your card in places that are not ordinary for you, such as in other parts of the country.

If you are traveling domestically or internationally, or want to conduct a transaction through an online retailer located internationally, stop by a branch or contact our Customer Support Center at 920-485-3040 or 1-888-343-3040. We will temporarily exclude you from this "block" so you may use your card with confidence.

DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

INTRODUCTION. In this Deposit Account Agreement and Disclosure, each and all of the depositors are referred to as "you" and "your." The Financial Institution is referred to as "we," "our," and "us." This Deposit Account Agreement contains the terms and conditions governing certain of your deposit accounts with us. As used in this document, the term "Agreement" means this document, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if applicable. Each of you signing the signature card for a deposit account acknowledges receipt of this Agreement, and agrees to the terms set forth in the Agreement, as amended from time to time. You agree that we may waive, in our sole discretion, any fee, charge, term, or condition set forth in this Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this Agreement.

DEPOSIT ACCOUNTS. From time to time, we may offer or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. If you open multiple Accounts, you may receive Schedule information for each Account, but this Agreement will cover all your Accounts with us. Each of you will be jointly and severally liable to us for debit balances in the Account, including without limitation overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

INTEREST. If your Account earns interest, the following information applies: **(A) Payment of Interest.** We will pay interest at the annual rate

specified on the Schedule, which does not reflect compounding ("Interest Rate"). The Schedule also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, and any minimum balance requirements. **(B) Minimum Balance Requirements.** The Schedule may specify a minimum balance that you are required to maintain in your Account. If the minimum balance is not maintained during a specified period, we, at our option, may not pay interest on your Account and/or may charge a fee for that period. You should review any minimum balance requirements on the Schedule. **(C) Initial Interest Rate.** The initial interest rate is the current annual rate of interest that we will pay on the specified balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). **(D) Interest Compounding and Crediting.** The Schedule will indicate the interest compounding and crediting frequency for your Account (if any). Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited to your Account. **(E) Interest Accrual.** We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been calculated, but not paid to the Account, is called accrued unpaid interest. **(F) Changes.** We have the right to change the rates and fees in accordance with the terms of the Schedule. We also reserve the right to change any other term of this Agreement at our sole discretion.

FEES AND CHARGES. Subject to applicable law, you agree to pay us the fees and charges shown in the Schedules as are applicable to your Account or for other services performed by us. You agree the fees and charges may be changed by us from time to time and authorize us to charge your account for their payment whether or not each charge results in an overdraft of your account. Existing and future charges may be based upon the overall costs of providing account services and may or may not be based upon the direct cost or expense associated with providing the particular service involved. The charges may be based on consideration of profit, competitive position, deterrence of misuse of account privileges by customers, and the safety and soundness of the financial institution. We will notify you of the changes, to the extent required by law.

BALANCE METHODS. As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

DEPOSIT RULES. The following terms apply to deposits made to your Account: **(A) Endorsements.** You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, whether or not they are endorsed by you. You authorize us to supply missing endorsements, and you warrant that all endorsements are genuine. All checks and other items deposited to your Account should be endorsed payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send to us such electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only", followed by your signature and Account number, or any alternative restrictive endorsement we may allow and communicate to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment. **(B) Final Payment.** All non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We reserve the right to refuse any item for deposit into your Account. **(C) Direct Deposits.** If we offer direct deposit services for automatic preauthorized deposits to your Account of Social Security payments or automatic transfers from your other accounts with us, you must notify us at least 30 days prior to the next scheduled direct deposit or preauthorized transfer if you wish to cancel the direct deposit or transfer service. If any amount deposited must be returned to the government for any reason, you authorize us to deduct the amount from your Account as provided in the Final Payment paragraph above. **(D) Crediting of Deposits.** The Funds Availability Policy Disclosure provided to you reflects our policies relating to the availability of deposited funds. **(E) Substitute Checks and Electronic Files Pertaining to Original Checks.** If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic image or electronic information related to a paper check for deposit into your Account, you agree to reimburse us for losses, costs, and expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate payment associated with the check. **(F) Deposit Discrepancies.** When you make a deposit to your account, we will credit your account for the amount stated on your deposit slip and we may provide you with a deposit receipt. We reserve the right to review the deposit and confirm the amount of funds you deposited but are not required to do so. If after any review we determine that the amount credited to your account is incorrect, we may adjust your account for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you. This may be the case, for example, if the amount credited to your account was more than the amount actually deposited by you. Notwithstanding the foregoing, we are not required to adjust your account unless within one year of the date of your account statement that shows the deposit either you notify us of the discrepancy or we discover it on our own. If you do not notify us of the error or we do not discover it on our own during this notice period, the amount credited to the account will be considered final.

WITHDRAWAL RULES. The following terms apply to withdrawals from your Account: **(A) Manner of Withdrawal.** You may make withdrawals from your Account in any manner that is permitted by us for the type of Account that you have opened. Withdrawals by mail will be posted to your Account as of the day the transaction is processed by us. We may refuse to accept any check other than standard checks provided by us, or approved by us in advance. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, or in the Schedule, or by applicable law. **(B) Withdrawal Restrictions and Overdrafts.** We do not have to allow you to make a withdrawal from your Account if you don't have sufficient available funds in the Account to cover the full amount of the withdrawal. **If there are available funds to cover some, but not all, of the withdrawals or other debits to your Account on a single business day, we will post the checks for which there are sufficient available funds in any order we may choose at our sole discretion.** We may pay other withdrawals or debit items (such as charges) prior to paying any checks, and we may post those other withdrawals or debit items in any order we may choose at our sole discretion. If there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your account balance more than one (1) time during this period. **(C) Standard Overdraft Policy.** Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus

any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time. **(D) Notice Requirements.** Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal from a savings, negotiable order of withdrawal ("NOW"), or money market account. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right. **(E) Postdated Items.** You agree that when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the date we pay the check, even though the posting date is prior to the date of the check. You further agree that we are not responsible for any loss to you in doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check, along with the name of the payee. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. You agree that we may return a postdated check to the presenter. **(F) Power of Attorney.** The person executing a power of attorney will be referred to as the principal and the person acting for the principal as the agent. We may refuse to comply with a power of attorney for reasonable cause, or until we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. **(G) Signatures.** You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to our customers. In light of this, you agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of items with a face amount below an amount specified by us from time to time. You authorize us to store and use Signature Card information in any reasonable form we deem necessary, including any digitized signature capture process. If you use a facsimile signature or other form of mechanically reproduced signature (such as, but not limited to, desktop publishing, digitized, or computer software generated signature), you agree you shall have the sole responsibility for maintaining security of the facsimile or mechanically reproduced signature and the device by which the facsimile or mechanically reproduced signature is affixed and you shall bear the entire risk for unauthorized use thereof whether or not you are negligent. You agree that no facsimile or mechanically reproduced signature we have been authorized to honor may be considered a forgery or an unauthorized signature, but that such facsimile or mechanically reproduced signature shall be effective as your signature or endorsement whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorney's fees) we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or mechanically reproduced signature or the device by which it is affixed. If you use any form of facsimile or mechanically reproduced signature device, you agree to deliver a sample to us if we request it. **(H) Preauthorized Drafts.** If we are unable to enforce presentment and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. **(I) Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or other payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the merchant or payee's account. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. A description of the transaction will appear on your statement from us. Checks used in these types of transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is governed by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). **(J) Re-presented Checks.** If a merchant electronically re-presents a check returned due to insufficient or uncollected funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check. If a merchant electronically collects a fee associated with the re-presentation of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosures if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. **(K) Check Legends.** We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

STALE CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you.

CHECKING ACCOUNTS. If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

SAVINGS ACCOUNTS. If your account is an interest bearing account and is not a NOW account or time deposit, the following terms may apply. **(A) Transfers and Withdrawals.** If your Account is a savings or money market deposit account, you may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) **(B) Excess Transactions.** We are not required by applicable law to enforce these transfer limits, but we are authorized by applicable law to enforce them if we so choose. If we elect to enforce these transfer limits, and if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain, or we may elect to take away the transfer and draft capabilities of the Account.

TIME DEPOSITS. If your Account is a time deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the Schedule will apply. **(A) Penalty.** The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. For fixed rate Accounts, we will use the rate in effect for your deposit. **(B) Exceptions.** We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the time deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or

(5) within an applicable grace period (if any).

STOP PAYMENT ORDERS. Subject to certain limitations, you may order us to stop payment on any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item payable from your Account, whether drawn or authorized by you or any other account holder, as follows:

Stop Payment Against a Check or Other Item. A stop payment request against a check or other item payable from your Account will be effective if we receive the order at such time and in such manner as to afford us a reasonable opportunity to act upon the order. A stop payment order against a check or other item payable from your Account is effective for six (6) months, but it lapses after fourteen (14) calendar days if the original order was oral and was not confirmed in writing within that period. A stop payment order against a check or other item payable from your Account may be renewed for additional six (6) month periods if renewed during a period within which the stop payment order is effective.

Stop Payment Against an ACH/EFT. For consumer accounts, a stop payment order against an ACH/EFT may be honored if received at least three (3) banking days before the scheduled date of the transfer. If we honor a stop payment request against an ACH/EFT received on or within three (3) banking days of the scheduled transfer, we do so without any liability or responsibility to any party having any interest in the entry. A stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of (i) you withdraw the stop payment order, (ii) the return of the debit entry, or (iii) six months from the date of the stop payment order, unless renewed in writing.

All stop payment order requests will require you to provide the date, the amount, and the number of the item or authorization, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item or authorization. Our acceptance of a stop payment order will not constitute a representation that the item or authorization has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on an official, certified, cashier's, or teller's check issued by us, or request us to stop payment if we have otherwise become accountable for the item or authorization. In addition, you may not stop payment on checks governed by a separate agreement, such as a check guaranty agreement. Further you may not stop payment on an item or authorization after acceptance of the same by us.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

INDIVIDUAL ACCOUNTS. An Individual Account is an account in the name of one depositor only. Only that person may write checks against the Account or withdraw money, regardless of who actually owns the funds.

MULTIPLE-PARTY ACCOUNTS. This section pertains to multiple party accounts:

(A) Joint Account Ownership. An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship.

(1) Joint Tenants With Right of Survivorship. If your Account is a joint account with right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the other joint Account Holder(s). The surviving joint Account Holder(s) need not survive the deceased Account Holder(s) by any specific time period to be eligible to receive the deceased joint Account Holder's ownership interest in the Account.

(2) Joint With No Right of Survivorship. If your Account is a joint account with no right of survivorship (Joint as Tenants in Common), upon the death of one of the joint Account Holders, that person's proportionate ownership interest will pass to the estate of the deceased Account Holder.

(3) Marital Account. If your Account is a marital account, the funds in your Account belong during the lifetime of both parties, to the parties without regard to the proportion of their respective contributions to the sums on deposit or to the number of signatures required for payment. A party to a marital account may name one or more P.O.D. beneficiaries for that party's interest. Upon the death of either of them, fifty (50) percent of the sums on deposit are owned by the survivor and fifty (50) percent are owned by decedent's estate unless there are P.O.D. beneficiaries named by the deceased party. The financial institution is not liable for any amount withdrawn by a party who falsely claims to be the decedent's spouse. A surviving party to a marital account, or a surviving beneficiary(ies) of a party's interest, need not survive the last surviving party by any specific time period to be eligible to receive the deceased party's ownership interest in the Account.

Each joint Account Holder, without the consent of any other Account Holder, may, and hereby is authorized by every other joint Account Holder, to make any transaction permitted under the Agreement, including without limitation: to withdraw all or any part of the account funds; to pledge the account funds as collateral to us for any obligation, whether that of one or more Account Holders or of a third party; to endorse and deposit checks and other items payable to any joint Account Holder; to give stop payment orders on any check or item, whether drawn by that Account Holder or not; to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and, to close the account, with the disbursement of account proceeds as instructed by the joint Account Holder. Each joint Account Holder is authorized to act for the other Account Holder(s) and we may accept orders and instructions regarding the account from any joint Account Holder. If we believe there to be a dispute between joint Account Holders or we receive inconsistent instructions from the Account Holders, we may suspend or close the account, require a court order to act, and/or require that all joint Account Holders agree in writing to any transaction concerning the account.

Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the terms of the Agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which joint Account Holder benefited from the withdrawal. If you establish a joint account without the signature of the other joint Account Holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint Account Holder(s) listed on our documents. Further, the Account is subject to the right of setoff as set forth below.

(B) Totten Trust Account. A Totten Trust Account is an informal trust account, reflected on our records, but without a written trust agreement, where the Account is owned by the trustee. The beneficiaries have no right to any funds in the Account during the trustee's lifetime. As the owner of the Account, the trustee may withdraw money from the Account and may, by written direction to us, change the beneficiary under the Account. When the trustee dies, the Account is owned by the named beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees will be subject to the rules pertaining to joint account ownership as set forth above. If there is no surviving beneficiary upon the death of the last trustee, state law will determine ownership of the funds in the Account. The surviving beneficiary(ies) need not survive the last deceased Trustee by any specific time period to be eligible to receive the last deceased Trustee's ownership interest in the Account.

(C) P.O.D. Account. A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. When the Account Holder dies, the Account is owned by the P.O.D. payee(s). If the P.O.D. Account is held by more than one person, each Account Holder will be subject to the rules pertaining to joint account ownership as set forth above. If there is no surviving P.O.D. payee upon the death of the last owner, state law will determine ownership of the funds in the Account. The surviving beneficiary(ies) need not

survive the last deceased Holder(s) by any specific time period to be eligible to receive the last deceased Holder's ownership interest in the Account.

ADDITIONAL ACCOUNT TYPES. This section applies to other deposit account types:

(A) Formal Trust Account. A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement covering the account. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any person opening the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account.

(B) Uniform Transfer to Minors. If you have established the account as a custodian for a minor beneficiary under our state version of the Uniform Transfers to Minors Act or the Uniform Gifts to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the account as collateral for any loan to you. Deposits in the account will be held by us for the exclusive right and benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling or dealing with the Account.

(C) Representative Payee Accounts. Subject to applicable law, a Representative Payee Account is a type of fiduciary account in which a representative payee (appointed by the Social Security Administration) manages Social Security and Supplemental Security funds received on behalf of a beneficiary. Upon our request, the representative payee will provide sufficient documentation from the Social Security Administration indicating his or her appointment as a representative payee for the Account Holder. We may require additional documentation from the representative payee indicating his or her authority to act on behalf of the Account Holder. The representative payee does not have an ownership interest in funds in the Account. The representative payee does not have a right of survivorship in the Account on the death of the Account Holder. We act only as custodian of the funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the representative payee. The representative payee agrees to indemnify, and hold us harmless from and against any and all loss, cost, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by the beneficiary, a government entity or by any other party regarding the authority or actions taken by the representative payee in handling or dealing with the Account.

(D) Agency Account. An Agency Account is an account to which funds may be deposited and withdrawals made by an Agent designated by the owner of the funds. An Agent has full authority with regard to the Account but does not have an ownership interest in the account. An Agency Account is revocable at any time by notifying us in writing. An Agency designation may be combined with one of the other forms of account ownership.

(E) Business Accounts. If the Account is not owned by a natural person (for example, it is owned by a corporation, partnership, limited liability company, sole proprietorship, unincorporated association, etc.), then the Account Holder must provide us with evidence to our satisfaction of the authority of the individuals who sign the signature card to act on behalf of the Account Holder. On any transactions involving the Account, we may act on the instructions of the person(s) authorized in the resolutions, banking agreement, or certificate of authority to act on behalf of the Account Holder. You agree to notify us in writing of any changes in the person(s) authorized or the form of ownership. If we receive conflicting instructions or a dispute arises as to authorization with regard to the handling of the Account, you agree we may place a hold on the Account until such conflict or dispute is resolved to our satisfaction and we will not be liable for dishonored items as a result of such hold.

(F) Fiduciary Accounts. With respect to all fiduciary accounts, including but not limited to estate accounts, guardianship accounts, representative payee accounts, and conservatorship accounts, and any Formal Trust Account, Uniform Transfers to Minors Act Account, or Agency Account, we reserve the right to require such documents and authorizations as we may deem necessary or appropriate to satisfy that the person(s) requesting or directing the withdrawal of funds held in the Account have the authority to withdraw such funds. This applies at the time of account opening and at all times thereafter.

(G) Attorney Client Trust Subject to applicable law, an Attorney Client Trust or IOLTA Trust Account is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust or IOLTA Trust Account will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOLTA Trust Account, we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOLTA Trust Account will be remitted to the Wisconsin Trust Account Foundation, pursuant to your instructions and at your request. IOLTA Trust Accounts are used to hold an attorney's or law firm's client funds that are nominal in amount or held for short periods of time.

(H) Real Estate Broker Client Trust Accounts Subject to applicable law, a real estate broker may open account(s) to hold client or third party funds in trust, separate from the broker's funds. We act only as custodian of the funds. We are under no obligation to act as a trustee or to inquire as to the powers or duties of the broker or other authorized signer(s) as trustee(s). The broker and any authorized individual on the account in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any client or third party with respect to the authority, actions or inaction taken by the broker or authorized signer(s) in handling or dealing with the Account. Upon our request, the authorized signer(s) for this type of account will provide to us any documents required by applicable law and /or real estate professional rules. This category of account includes IBRETA Client Trust Accounts.

(I) Government/Municipal/Public Funds Accounts. This type of account is owned by a government or public entity. For this type of account, you agree to provide us with authorization document(s) (in a form acceptable to us) stating that we are designated as a depository for the funds of the government or public entity and such documentation shall state the individual(s) authorized to act on behalf of the government or public entity and the extent of their authority. We may rely upon such documentation until we receive written notice of a change and new authorization documents. We are not responsible for any transaction conducted by a previously authorized individual until we actually receive written notice that the authorized individual's authority has been revoked. Unless specifically stated otherwise in the authorization document(s), we can rely on one authorization for all accounts owned by the government or public entity. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account.

(J) Health Savings Account. A Health Savings Account (HSA) is a tax preferred account that you agree: a) you are eligible to open and maintain, b) to notify us when you are no longer eligible to maintain, c) will be used for contributions, withdrawals, and earnings for qualified medical expenses or as allowed by law, and d) you will execute and comply with the terms and conditions in the Health Savings Account Trust or Custodial Agreement. Consult your tax advisor about the tax treatment of contributions, withdrawals and earnings.

ASSIGNABILITY. The account established under this Agreement is not assignable or transferable except with our consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account be closed and a new account opened in the name of the transferee or

pledgee.

FINANCIAL INSTITUTION LIABILITY. You agree that if we do not properly complete a transaction according to the Agreement, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. We reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your Account for items should they become lost in the collection process.

RIGHT OF SETOFF. Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your Accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the Account is a joint or multiple-party account, each joint or multiple-party account holder authorizes us to exercise our right of setoff against any and all Accounts of each Account Holder. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

DORMANT ACCOUNTS. If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified by us as dormant. Subject to applicable law, we may charge a dormant account fee on the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT STATEMENTS. You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within Thirty (30) calendar days after the statement and the altered or forged item(s) are made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within Ten (10) calendar days after the statement and first altered or forged items were made available. You must report any other Account problem including encoding errors, and errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within Thirty (30) calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for further information. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within Thirty (30) calendar days. If we truncate your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

WHOLESALE WIRE AND ACH TRANSACTIONS. With respect to wire transfers or other transfers of funds not governed by the Electronic Funds Transfer Act, you agree to enter into and comply with our wire transfer (if applicable) agreement and to comply with our security procedures and this section. We advise you that any receiving financial institution (including us) is entitled to rely on any account or bank number you have provided even though that account or bank number may identify a party different from the person or entity you have described by name in any transfer order.

(A) Provisional Payment. Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.

(B) Notice of Receipt. We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED. If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

NOTICES. The following terms apply to notices relating to your Account. **(A) Notice of Amendments.** You agree that the terms and conditions of the Agreement, including without limitation all rates, fees, and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendment. Notices will be sent to the most recent address shown on our records for your Account. Only one notice will be given in the case of joint account holders. **(B) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. It is your responsibility to notify us of any change in your address or name. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address provided to us.

ACCOUNT TERMINATION. You and we agree that either of us may close your Account and terminate this Agreement at any time with or without cause. We will provide written notice to you in advance if we decide to terminate your Account relationship for any reason other than abuse of the account relationship or to prevent a loss. You agree that advance written notice from us will be reasonable if it is mailed to your statement mailing address immediately upon account closure. You agree that in instances of account abuse or to prevent a loss, notice is reasonably given by us if mailed immediately upon account closure. You may close any of your accounts by notifying us in writing. We will consider your Account closed if your account balance is zero (\$0.00). We will have no further obligation to accept deposits or pay any items. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you otherwise. Further, for security reasons, we may require you to close your Account and to open a new account if: there is a change in authorized signers; there has been a forgery or fraud reported or committed involving your Account; any Account checks are lost or stolen; you have too many transfers from your Account; or, any other provision of our Agreement with you is violated. After the Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree to hold us harmless for refusing to honor any check drawn on a closed account. In the event that we close your Account, we may mail you a Cashier's Check for the applicable remaining Account balance. The termination of this Agreement and closing of an account will not release you from any fees or other obligations incurred prior to the date upon which this Agreement is terminated and an account closed, any fees assessed by us in the process of closing an account, or from your responsibility to maintain sufficient funds in an account to cover any outstanding checks or other debit items.

GOVERNING LAW. This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Wisconsin in which we are located and where you opened your account. In addition, we are subject to certain

federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement.

SYSTEMS AND SOFTWARE. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT VERIFICATION. You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purposes of considering your application for the Account, reviewing or collecting any Account opened for you, or for any other legitimate business purpose. You authorize us to disclose information about your account to a credit reporting agency if your Account was closed because you have abused it.

MISCELLANEOUS PROVISIONS. If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. You agree not to use the Account in any illegal activity. We shall be entitled to act upon any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to be liable to us, to the extent permitted by law, for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately. This obligation includes disputes between you and us involving your Account and situations where we become involved in disputes between you and an authorized signer, a joint owner, or a third party claiming an interest in your Account. It also includes situations where any action taken on your Account by you, an authorized signer, a joint owner, or a third party causes us to seek the advice of an attorney, whether or not we actually become involved in a dispute. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

NACHA. You also agree to be bound by the Rules of the National Automated Clearing House Association applicable to ACH transactions..

FACTS**WHAT DOES HORICON BANK
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and payment history ● checking account information and account balances ● account transactions and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Horicon Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Horicon Bank share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 920-485-3040 or go to www.horiconbank.com
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What we do

<p>How does Horicon Bank protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Horicon Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● show your driver's license or show your government-issued ID ● provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include others, such as our Holding Company.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Horicon Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Horicon Bank doesn't jointly market.</i>

Other important information

<p> </p>




HORICON BANK
The Natural Choice

HoriconBank.com

#AlwaysLIVE

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Call 920.485.7311 or 888.343.3040

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NMLS ID 434805