TRUTH IN SAVINGS
Interest Rewards Checking

STATE BANK OF CHILTON
MAIN OFFICE
26 E MAIN STREET
CHILTON WI 53014
(920)849-9371

RATE INFORMATION.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than $ 0.00 but less than $ 15,000.00	4.890 %	5.00 %
2	Equal to or greater than $ 15,000.00	0.010 %	0.01 %

Your interest rate and annual percentage yield may change.

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

The Preferred rate is paid on the portion of your daily balance tier $0 - $14,999.99 when Interest Rewards Checking qualifying criteria are met during the statement cycle. See ADDTIONAL INFORMATION REGARDING YOUR ACCOUNT for qualifying criteria.
When the qualifying criteria are not met during the statement cycle, the rate paid on the daily balance tier $0 - $14,999.99 will be .010% with an annual percentage yield of 0.01% .

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthlyand will be credited to your account monthly.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. All transactions are processed in the order they are received with the exception of ACH items and transit checks. ACH transactions are processed in the order they are received with credits posting first followed by debits. Transit checks are posted smallest to largest. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.
Qualifying criteria to earn the Preferred Rate on your daily balance $0 - $14,999.99:
- At least 12 Debit Card Transactions post and clear this account during the statement cycle. This can be a combination of Point-of-Sale, (POS) Pinned and Point-of-Sale, (POS) Signature based.
- At least 1 Direct Deposit post to this account every statement cycle.
- Receive EStatements on this account.
- Access Retail Internet Banking at least once every 30 days.

The statement period is monthly.

To enroll in Retail Internet Banking go to www.statebankofchilton.com. Enroll in EStatements in Retail Internet Banking.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of To obtain the current rate(s) and annual percentage yield information, please call (866)742-2823.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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