

TRUTH IN SAVINGS DISCLOSURE

Coulee Saver

ELIGIBILITY REQUIREMENTS FOR COULEE SAVER. To qualify for Coulee Saver rates, your Coulee Cash or Coulee Cash Back account must meet the qualifications listed in the checking disclosures per “monthly qualification cycle”.

For Coulee Saver a “monthly qualification cycle” starts on the first business day of a month and ends on the last business day of the month. Business days are Monday through Friday, excluding federal holidays. All requirements for the checking account must post and settle to the account during the monthly qualification cycle to be considered a qualifying account and receive the preferred rate for that month in the Saver account. The transactions may not be in a pending state to qualify as one of the transactions. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank and interbank transfers do not count as qualifying ACH transactions.

RATE INFORMATION. When the Coulee Saver requirements are not met, the interest rate on your account and corresponding annual percentage yield (APY) is described in the chart below:

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
All Balance	0.01%	0.01%

When the Coulee Saver requirements are met, the interest rate in each tier will be paid on that portion of the balance in your account:

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
0-\$50,000	0.50%	0.50%
\$50,000.01 and Above	0.10%	0.50%-0.23%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account. If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be .01% with an annual percentage yield of .01%.

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

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

COMPOUNDING AND CREDITING. Interest is compounded monthly and will be credited to the account on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant fee of \$5.00 per month will be charged after 2 years of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate the interest in 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. Transactions in this account are limited to six per statement cycle. Types of transactions include checks, debit card transactions, preauthorized transfers, automatic transfers, telephone or fax transactions, and internet banking transactions.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. One account per Social Security Number. You must receive eStatements to open this account.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal. A \$25 fee will apply for any account that is closed within 6 months after opening.

Should you overdraw your account, we may assess an overdraft item charge. Our current overdraft item charge is \$32. We will also assess a \$3 continuous overdraft charge. A continuous overdraft charge is a daily charge for an outstanding overdraft status. Typically, we will charge this continuous overdraft charge after the 3rd business day and for each business day that your account is overdrawn and continues to have a negative (overdraft) balance. Business days are Monday through Friday, excluding federal

holidays. Fees for overdrawing your account may be imposed on each check, ATM transaction and one-time debit card transaction (if customer has opted in to be charged for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance

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