

TRUTH IN SAVINGS DISCLOSURE

Coulee Cash Checking

PURPOSE AND EXPECTED USE OF ACCOUNT. This account is intended to be the accountholder’s primary checking account in which payroll transactions and day-to-day spending activities are posted and settled. We expect the account’s debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a monthly qualification cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the accounts rewards and thus, will be deemed inappropriate transactions and may not count towards earning the account rewards.

Coulee Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making the debit card transactions in a calculated and limited fashion on order to meet their monthly qualifications and/or does not have consistent active use may have their accounts converted to a Free Checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over three (3) consecutive qualification cycles.

ELIGIBILITY REQUIREMENTS FOR COULEE CASH. To qualify for Coulee Cash checking rates, you must: 1) have at least 10 debit card point-of-sale transactions per “monthly qualification cycle” post and settle; 2) receive your monthly statement electronically; and 3) have at least one direct deposit or one auto debit monthly (transaction must be over \$1.00) post and settle

RATE INFORMATION. The interest rate listed in each tier will be paid on that portion of the balance in your account.

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
0-\$15,000	1.24%	1.25%
\$15,000.01 and Above	0.10%	1.25%-0.25%

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.

ELIGIBILITY REQUIREMENTS FOR COULEE CASH 2.0. To qualify for Coulee Cash 2.0 checking rates, you must: 1) have at least 15 debit card point-of-sale transactions per “monthly qualification cycle” post and settle; 2) receive your monthly statement electronically; and 3) have at least two (2) direct deposit or auto debits monthly (transaction must be over \$1.00) post and settle

RATE INFORMATION. The interest rate listed in each tier will be paid on that portion of the balance in your account.

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
0-\$15,000	1.83%	1.85%
\$15,000.01 and Above	0.10%	1.85%-0.33%

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.

For all Coulee Cash Checking accounts 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 must post and settle to your account during the monthly qualification cycle to be considered a qualifying account and receive the preferred rate for that month. They 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 bank-to-bank transfers do not count as qualifying ACH transactions. Interest is calculated and paid through the last calendar day of the month.

If you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to \$20 per qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. 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. No transaction limitations apply to this account.

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 fee. Our current overdraft item fee is \$32. We will also assess a \$3 continuous overdraft fee. A continuous overdraft fee is a daily fee for an outstanding overdraft status. Typically, we will charge this continuous overdraft fee 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, 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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