

## TRUTH-IN-SAVINGS DISCLOSURE

### CLASSIC CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

To avoid imposition of the service charge:

You must maintain a minimum daily balance of \$500.00 in the account every day of the statement cycle.

If your minimum daily balance is \$400.00 through \$499.99 any day of the cycle you will incur a service charge of \$3.00 at statement cycle. If your minimum daily balance is \$300.00 through \$399.99 any day of the cycle you will incur a service charge of \$4.00 at statement cycle. If your minimum daily balance is \$200.00 through \$299.99 any day of the cycle you will incur a service charge of \$5.00 at statement cycle. If your minimum daily balance is \$199.99 or below any day of the cycle you will incur a service charge of \$6.00 at statement cycle.

**Fees:**

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

**Service Charge:** The service charge on this account will not be assessed if you have a direct deposit into this account at least monthly. If your direct deposit is not initiated within 60 days, or ceases, a monthly service charge may be assessed.

### CLASSIC PLUS CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

The interest rate and annual percentage yield depend upon the applicable rate tier.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account monthly at statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Fees:**

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

### CLASSIC STUDENT CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

Students who have attained 11 years of age up to 17 years of age require joint ownership with legal parent(s) or guardian.

You must maintain a minimum daily balance of \$500.00 in the account every day of the statement cycle.

If your minimum daily balance is \$400.00 through \$499.99 any day of the cycle you will incur a service charge of \$3.00 at statement cycle. If your minimum daily balance is \$300.00 through \$399.99 any day of the cycle you will incur a service charge of \$4.00 at statement cycle. If your minimum daily balance is \$200.00 through \$299.99 any day of the cycle you will incur a service charge of \$5.00 at statement cycle. If your minimum daily balance is \$199.99 or below any day of the cycle you will incur a service charge of \$6.00 at statement cycle.

The service charge on this account is waived if you are a full time student. When you are no longer a full time student, upon graduation or leaving school, service charges will be assessed.

**Fees:**

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

### ADM ADVANTAGE ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Additional Terms:**

To avoid imposition of the service charge:

You must maintain a minimum daily balance of \$500.00 in the account every day of the statement cycle.

If your minimum daily balance is \$400.00 through \$499.99 any day of the cycle you will incur a service charge of \$3.00 at statement cycle. If your minimum daily balance is \$300.00 through \$399.99 any day of the cycle you will incur a service

charge of \$4.00 at statement cycle. If your minimum daily balance is \$200.00 through \$299.99 any day of the cycle you will incur a service charge of \$5.00 at statement cycle. If your minimum daily balance is \$199.99 or below any day of the cycle you will incur a service charge of \$6.00 at statement cycle.

**Service Charge:** The service charge on this account will not be assessed if you have a direct deposit of your Archer Daniels Midland Company ("ADM") payroll into this account at least monthly. If your direct deposit is not initiated within 60 days, or ceases, a monthly service charge will be assessed.

If your employment with ADM ends, your ADM Advantage Checking account will be automatically converted to a Classic Checking account 30 days from the date Hickory Point Bank receives notification of a change in your employment status. To avoid imposition of a service charge, the same minimum balance and/or direct deposit requirements will apply. Any special service offered with the ADM Advantage Checking account will end.

**Fees:**

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

**AMBASSADOR CLUB ACCOUNT**

**(For customers 50 or over)**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

The interest rate and annual percentage yield depend upon the applicable rate tier.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account monthly at statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$250.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Fees:**

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

**AMBASSADOR CLUB - DIRECT DEPOSIT CHECKING ACCOUNT**

**(For customers 50 or over)**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

The interest rate and annual percentage yield depend upon the applicable rate tier.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account monthly at statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$250.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$7.00 will be assessed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle.

**Service Charge:** The service charge on this account will not be assessed if you have a direct deposit into this account at least monthly. If your direct deposit is not initiated within 60 days, or ceases, a monthly service charge will be assessed.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Fees:**

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

## PREMIUM MONEY MARKET ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account monthly at statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$20,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$25.00 will be assessed every statement cycle if the balance in the account falls below \$20,000.00 any day of the cycle.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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:

Transfers from a Premium Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle.

### Fees:

An excess debit fee of \$2.00 will be charged for each check in excess of three and each debit in excess of six during a statement cycle.

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

## ULTIMATE MMDA ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account monthly at statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be assessed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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:

Transfers from an Ultimate MMDA account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle.

### Fees:

An excess debit fee of \$2.00 will be charged for each check in excess of three and each debit in excess of six during a statement cycle.

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

## HSA/INDIVIDUAL ACCOUNT / HSA/FAMILY ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

The interest rate and annual percentage yield depend upon the applicable rate tier.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account monthly at statement cycle.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Fees:**

A new account set-up fee of \$20.00 will be assessed.

A closing or transferring account fee of \$25.00 will be assessed.

**IRA MONEY MARKET TRADITIONAL ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Fees:**

A \$25.00 fee will be assessed for any premature withdrawal not redeposited into another Hickory Point Bank IRA account.

**IRA MONEY MARKET ROTH ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Fees:**

A \$25.00 fee will be assessed for any premature withdrawal not redeposited into another Hickory Point Bank IRA account.

**CONSUMER SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$200.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$5.00 will be assessed every month if the balance in the account falls below \$200.00 any day of the month.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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:**

Transfers from a Consumer Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

**Fees:**

An excess debit fee of \$2.00 will be assessed for each withdrawal in excess of three during a month.

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

### **MINOR SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance to avoid imposition of fees** - A minimum balance requirement on this account is waived until you reach the age of 18. This account will automatically convert to a Consumer Savings account upon your 18th birthday. At that time, you must maintain a minimum balance of \$200.00 in the account every day of the month. If your minimum balance drops below \$200.00 on any day of the month, you will incur a service charge of \$5.00 per month.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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:**

Transfers from a Minor Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or similar order to third parties are limited to six per calendar month.

#### **Fees:**

Excess withdrawal fees are assessed regardless of age.

An excess debit fee of \$2.00 will be assessed for each withdrawal in excess of three during a month.

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

### **ILUTMA SAVINGS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account daily.

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

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance to avoid imposition of fees** - A minimum balance requirement on this account is waived until you reach the age of 21. If your minimum balance drops below \$200.00 on any day of the month, you will incur a service charge of \$5.00 per month.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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:**

Transfers from an ILUTMA Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

#### **Fees:**

Excess withdrawal fees are assessed regardless of age.

An excess debit fee of \$2.00 will be charged for each withdrawal in excess of three during a month.

An early closing fee of \$20.00 will be assessed for Money Market, Checking or Savings accounts closed within 90 days of opening.

### **CONSUMER STRUCTURED SAVINGS ACCOUNT**

**(Available terms: 12, 24, 36, 48 and 60 Months)**

**Rate Information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - Your initial interest rate will not change until the maturity date. We may change the interest rate on your account at that time and daily thereafter.

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

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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:**

Monthly automatic transfers from your Hickory Point Bank and Trust checking to your Structured Savings are required until the maturity date of your account. The minimum monthly transfer amount is \$25.00 (for 12 Month terms), \$40.00 (for 24 Month terms), or \$50.00 (for 36, 48, and 60 Month terms).

**Fees:**

A \$5.00 monthly charge will be assessed if a transfer is not received monthly.

A per item fee of \$25.00 will be assessed for each withdrawal made before the maturity date of your account.

An early closing fee of \$75.00 will be assessed if the account is closed before the maturity date of your account.

**Additional terms:**

A Hickory Point Bank and Trust checking account is required and must remain open until the maturity date of your account to qualify for a Structured Savings account.

After the maturity date of your account, your Structured Savings account will be converted to a Consumer Savings account with the following features:

- Converted account will no longer be considered a term account and will not have a maturity date. A per item fee of \$2.00 will be charged for each withdrawal over three in one month.
- Monthly transfers from your checking account are no longer required and will stop after the maturity date of your account. After the maturity date of your account, the \$5.00 charge will no longer be applied if monthly transfers do not occur.
- Interest calculates on the daily ledger balance of your account using the current rate in effect for Consumer Savings. Interest compounds to your account quarterly at statement time. We reserve the right to change the interest rate on your converted savings account.
- You must maintain a daily ledger balance of \$200.00 in your account after the maturity date of your account. A \$5.00 monthly charge will be applied if the balance falls below \$200.00 anytime during the month.
- By law, preauthorized or automatic withdrawals or transfers to another account or to a third party are limited to six per month.

**CONSUMER CERTIFICATES OF DEPOSIT**

**Compounding frequency** - Interest will be compounded annually or at maturity.

**Crediting frequency** - Interest will be credited to your account annually or at maturity.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:**

You may not make any deposits into your account before maturity.

You may not make withdrawals of principal from your account before maturity.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 31 days - 12 months:  
The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 18-60 months:  
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. CD specials will automatically renew at the next highest term.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

**IRA CERTIFICATES OF DEPOSIT**  
**(Traditional, Roth - 12 Months - 60 Months)**  
**(Education and SEP - 12 Months - 60 Months)**

**Compounding frequency** - Interest will be compounded quarterly.

**Crediting frequency** - Interest will be credited to your account quarterly.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$500.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:**

You may not make any deposits into your account before maturity.

Only the amount of your annual required distribution may be withdrawn penalty free during the term.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 12 months:

The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of 18 months - 5 years:

The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

  
**HICKORY**  
POINT BANK **Invested.**

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MEMBER  
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