

SPECIFIC ACCOUNT DETAILS

BASIC BUSINESS ACCOUNT

Minimum balance to avoid imposition of fees - A monthly service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 any day of the cycle.

Fees:

A transaction fee of \$.30 will be charged for each transaction in excess of 150 items during a monthly statement cycle. Please see our attached fee schedule for a listing of additional service charges and fees.

COMMERCIAL CHECKING ACCOUNT

Earnings Credit - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Earnings Credit Calculation - The earnings credit will be calculated by applying the periodic earnings credit rate to the average investable balance for each statement period. For the statement period, the average investable balance will be the average ledger balance, minus average float, less ten percent of the average ledger balance. At our discretion, the daily periodic earnings credit rate may change at any time. The earnings credit will be calculated and applied against fees incurred for the monthly statement cycle.

Accrual of earnings credit on noncash deposits - Earnings credit begins to accrue on the business day funds are collected for noncash items (for example, checks).

Fees:

A monthly service charge fee of \$14.00 will be charged each statement cycle.

Accounts with a zero balance will be charged a fee of \$10.00 per month each statement cycle.

Per item charges are reflected in the commercial fee schedule.

COMMERCIAL 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 at any time.

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 avoid imposition of fees - A monthly service charge of \$10.00 will be imposed 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 a Commercial 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 withdrawal in excess of three during a monthly statement cycle.

BUSINESS 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 at any time.

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 imposed every monthly cycle if the balance in the account falls below \$200.00 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 Business Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by debit card, or similar order to third parties are limited to six per calendar month.

Fees:

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

BUSINESS 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.

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 make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest only on the crediting dates.

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

- If your account has an original maturity of one year or less:
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 more than one year:
The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
We may impose a penalty of 7 days interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit.

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 you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we 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.

COMMON FEATURES

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.



Hickory Point Bank & Trust
Downtown Banking Center
225 N. Water Street
Decatur, IL 62523

Hickory Point Bank & Trust
Mt. Zion Banking Center
1880 South Mt. Zion Road
Decatur, IL 62521

Hickory Point Bank & Trust
South Shores Banking Center
10 Southland Drive
Decatur, IL 62521

Hickory Point Bank & Trust
Forsyth Banking Center
165 W. Weaver Road
Forsyth, IL 62535

Hickory Point Bank & Trust
Champaign Banking Center
202 West Park Avenue
Champaign, IL 61820

Hickory Point Bank & Trust
Marshall County Banking Center
510 Main Street
Varna, IL 61375

Hickory Point Bank & Trust
Springfield Banking Center
3131 West Wabash Avenue
Springfield, IL 62704

Hickory Point Bank & Trust
ADM Corporate Office Banking Center
4666 Faries Parkway
Decatur, IL 62526

Hickory Point Bank & Trust
North Point Banking Center
3101 North Water Street
Decatur, IL 62526

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