

ELIGIBILITY REQUIREMENTS.

An individual must be covered under a High Deductible Health Plan (HDHP), HSA eligible plan to be able to open an HSA. To open this account you must deposit a minimum of \$100.00, or maintain a direct deposit into your HSA checking or maintain a Nicolet National Bank checking account.

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.010%	0.01%
2	Equal to or greater than \$5,000.00 but less than \$10,000.00	0.020%	0.02%
3	Equal to or greater than \$10,000.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

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

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.

Additional Rate Information.

You must maintain a positive minimum balance each day to obtain the disclosed APY.

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 receive the accrued interest.

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

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.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

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.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

To avoid a \$5.00 monthly service charge on your HSA Checking account you must maintain a direct deposit into your HSA checking or maintain a Nicolet National Bank checking account.

- >HSA account set up-\$10.00
- >Account Closing-\$15.00
- >Excess contribution distribution-\$25.00
- >Deposited items returned unpaid-\$10.00
- >Corrected IRS filing fee-\$10.00
- >Paper account statement to avoid this fee you must enroll in electronic statements-\$5.00
- >Check Printing-Standard Charges
- >Automatic contribution via payroll deduction-No Charge

All Nicolet National Bank health savings accounts are subject to credit approval.

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 06/10/2021. To obtain the current rate(s) and annual percentage yield information, please call (800)369-0226.

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.