

**ELIGIBILITY REQUIREMENTS.** Available for customers under age 20. Upon reaching the age of 20, Junior accounts are converted to the Nicolet Savings 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 \$50.01	0.000%	0.00%
2	Equal to or greater than \$50.01 but less than \$1,000.01	0.030%	0.03%
3	Equal to or greater than \$1,000.01	0.050%	0.05%

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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest. The stated APY assumes all interest earned remains on deposit. Withdrawals of interest earned will reduce earnings and APY. Fees may reduce earnings and APY.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account. A Service Fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$50.00.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**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.

**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.** Transaction limitations for preauthorized, automatic, check, computer, or telephone transfers will be 6 per month. If you exceed the limit, we may impose a \$10.00 excessive transaction fee for each transaction in excess of 6. Repeated violations of this limit will result in account closure or conversion to an account not subject to the limits.

**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.