

ELIGIBILITY REQUIREMENTS. Platinum Checking is available to customers that maintain an aggregate deposit balance of \$25,000.00 or a Wealth Relationship with Nicolet National Bank.

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 \$1,000.01 | 0.000% | 0.00% |
| 2 | Equal to or greater than \$1,000.01 but less than \$10,000.00 | 0.010% | 0.01% |
| 3 | Equal to or greater than \$10,000.00 | 0.010% | 0.01% |

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 monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest. Disclosed APY assumes that all interest earned remains on deposit. Withdrawals of interest will reduce APY.

MINIMUM BALANCE REQUIREMENTS.

To get the most out of your Platinum Checking account and to avoid a \$15.00 service charge each statement cycle, you must maintain a \$25,000.00 aggregate deposit balance or a wealth relationship with Nicolet National Bank.

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

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.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

- Free online banking and electronic bill payment
- Free electronic statements
- Free ATM/Debit Card Issuance
- No minimum deposit to open account
- \$7.50 per month ATM fee reimbursement per card*
- Unlimited debit card transactions

*Non-Nicolet ATM transactions may incur a fee from the owner of the ATM, of which Nicolet will reimburse up to \$7.50 per statement cycle. You will not incur an ATM transaction fee if you use an ATM that is owned by Nicolet.

All Nicolet National Bank checking 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.