

## Platinum Checking Account Truth In Savings & Important Account Disclosures

**Account Features:**

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

**Minimum Monthly Balance:** 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.

- Free online banking and electronic bill payment
- Free electronic statements
- Free ATM/Debit Card Issuance
- To open this account, you must deposit a minimum of \$0.00
- \$7.50 per month ATM fee reimbursement per card\*
- Unlimited debit card transactions

**Rate Information/Calculation:**

Interest earned for daily balances exceeding \$1,000.00. The Platinum Checking is a variable rate account. Interest is compounded monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Interest will be credited to your account every month. Fees will reduce earnings.

Your Interest Rate and Annual Percentage Yield (APY) may change after your account is opened. Your interest rate and APY are subject to change at any time, at the discretion of Nicolet National Bank. Disclosed APY assumes that all interest earned remains on deposit. Withdrawals of interest will reduce APY. Your interest rate and APY are accurate as of 03.19.2020.

**Interest Rate:** You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items such as checks.

- If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%.
- If your daily balance is \$1000.01 but less than \$10,000.00, the interest rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01%.
- If your daily balance is \$1000.00 or less, the interest rate paid on the entire balance will be 0.00% with an annual percentage yield of 0.00%.

**Important Disclosure Information**

All Nicolet National Bank checking accounts are subject to credit approval.

Information regarding fees you may be charged are located on the Retail Services and Fees.

\*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.**

|               |   |
|---------------|---|
| Who are we?   | Nicolet National Bank   |
| Questions?    | Call 1-800-369-0226 or visit <a href="http://www.nicoletbank.com">www.nicoletbank.com</a> |
| Available to? | Consumer Deposit Accounts   |