

ELIGIBILITY REQUIREMENTS.

- >You must have an active Real Cash Back Checking to qualify for a Real Cash Back Saver account.
- >To qualify for 3.450% interest rate and 3.50% APY in your Real Cash Back Saver account you must qualify for 3% cash back in your Real Cash Back Checking account.
- >Electronic statements and online banking.
- >Account ownership must be the same as your Real Cash Back Checking account.

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$15,000.01	3.450%	equal 3.50%
2	Equal to or greater than \$15,000.01	0.010%	range from 0.47% to 3.50%

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.

When qualifications are not met during a Monthly Qualification Cycle*.

>The interest rate on the entire balance will be 0.010% with corresponding APY in the range of 0.05% to 0.15%.

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.

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.

All Cash Back rewards earned in your Real Cash Back Checking account will be automatically deposited into your Real Cash Back Saver Savings account at the end of each qualification cycle.

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. APY calculations are based on an assumed total account balance of \$15,000 plus \$100,000 to be shown as a single figure (i.e. \$115,000.)

In the event that you close your Real Cash Back Checking account, your Real Cash Back Saver account will be converted to a Personal Savings account.

*Each qualification cycle begins on the last business day of the month and ends on the second to last business day of the following month. For a complete calendar of qualification cycles, please see www.nicoletbank.com

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 02/12/2024. 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.