

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 \$10,000.01	2.960%	equal 3.00%
2	Equal to or greater than \$10,000.01	0.010%	range from 0.28% to 3.00%

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 0.01% with corresponding APY of 0.01%.

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.

The stated APY of 3.00% assumes that all interest earned remains on deposit. Withdrawals of interest, including automatic transfers to a Real Saver account, will reduce earnings and APY. Fees may reduce earnings and APY. APY calculations are based on an assumed total account balance of \$10,000 plus \$100,000 to be shown as a single figure (i.e. \$110,000.)

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.

The following qualifying transactions are required to earn 3.00% APY:

>Accountholder must enroll in e-statements and online banking. In order to receive account statements and other communications electronically you will need to establish an online banking account and enroll in e-statements online. If you do not establish an online banking account and enroll in e-statements you will receive your account statements and other communications on paper and will not qualify for 3.00% APY.

>At least one posted and cleared direct deposit of payroll or social security each qualification cycle*.

>At least ten posted and cleared debit card transactions (ATM transactions and other transactions processed, as ATM transactions do not count as qualifying debit card transactions) each qualification cycle*.

*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

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

Limit of one Rewards (Real Cash Back or Real Rewards) checking account and one Rewards saver account per consumer.

Purpose and Expected Use of Account.

This account is intended to be the accountholder’s primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Nicolet National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 3 consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Nicolet National Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Real Rewards or Real Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

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 06/09/2021. 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.