

ELIGIBILITY REQUIREMENTS.

- >You must have an active Real Rewards Checking to qualify for a Real Saver Savings account.
- >To qualify for 0.20% interest rate and 0.20% APY in your Real Saver Savings account you must qualify for 3.00% APY in your Real Rewards Checking account.
- >Electronic statements and online banking.
- >Account ownership must be the same as your Real Rewards 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 \$30,000.01	0.200%	equal 0.20%
2	Equal to or greater than \$30,000.01	0.010%	range from 0.05% to 0.20%

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 an 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.

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. 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.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

All interest earned in your Real Rewards Checking account will be automatically deposited into your Real 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 \$30,000 plus \$100,000 to be shown as a single figure (i.e. \$130,000.)

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*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 08/12/2021. 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.