

Value Checking Account Truth In Savings and Important Account Disclosures

Account Features:

Value Checking is a non interest earning account with no monthly minimum balance, and no monthly service fee when enrolled for electronic statements.

Minimum Opening Balance: A minimum opening deposit of \$100.00 is required to start your account.

- Free online banking and electronic bill payment
- Free electronic statements
- Free ATM/Debit Card Issuance*
- Unlimited debit card transactions*

Account Fees:

- \$4.00 monthly fee if you choose to receive paper account statements.

You can avoid or reduce the monthly fee by:

- Enrolling in e-statements, or
- Maintaining a balance of at least \$2,500.00 in your account each day, or
- Every time you use your debit card to make a purchase the monthly service fee is reduced by \$0.20**

Important Account Disclosures:

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.

*\$1.50 fee per withdrawal at any non-Nicolet National Bank ATM (No fee charged by Nicolet National Bank for first 4 withdrawals each statement cycle. The owner of the ATM may charge fees in addition to fees charged by Nicolet National Bank).

**purchases must be posted and cleared during the 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

<https://www.nicoletbank.com/personal-banking/checking/real-rewards-checking>

Who are we?	Nicolet National Bank
Questions?	Call 1-800-369-0226 or visit www.nicoletbank.com
Available to?	Consumers Deposit Accounts

Member FDIC

