

**TRUTH IN SAVINGS
STUDENT CHECKING
Member FDIC / Equal Housing Lender**

**Nicolet National Bank
111 N Washington Street
Green Bay, Wisconsin 54301
(800)369-0226
www.nicoletbank.com**

ELIGIBILITY REQUIREMENTS. Available to clients between the ages of 15 and 25. An adult co-signer is required on accounts opened for minors (under 18 years old).

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

TRANSACTION LIMITATIONS.

5 free non-Nicolet ATM transactions per statement cycle**

5 checks processed free each statement cycle, there will be a \$0.50 fee per check processed over the 5 free per statement cycle.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Free online banking and electronic bill payment

Free electronic statements*

\$5.00 per month non-Nicolet ATM fee reimbursement**

Unlimited debit card transactions

All Nicolet National Bank checking accounts are subject to credit approval. For minors the credit check will be completed on the adult co-signer.

*Paper Statements: There is a \$5.00 fee per month to receive paper statements. To avoid the fee, you will need to create an online banking user ID and password, and enroll in electronic statements. After you enroll in electronic statements, you will receive your account statements electronically.

**Nicolet National Bank (Nicolet) will not charge a fee for the first 5 ATM transactions per statement cycle processed through an ATM that is not owned by Nicolet. The owner of the ATM may charge a fee for these transactions, of which Nicolet will reimburse up to \$5.00 per statement cycle. Nicolet will charge \$1.00 per transaction for each non-Nicolet ATM transaction after the 5 free transactions per statement cycle, in addition to the fee the owner of the ATM may charge.

You will not incur an ATM transaction fee if you use an ATM that is owned by Nicolet.

UChoose Rewards Program: Earn 250 UChoose Rewards points at account opening; earn 1 point for each \$1.00 spent on signature-based debit card purchases; earn 1 point for each \$2.00 spent on PIN-based debit card purchases. UChoose Rewards points expire after 36 months. To participate in the UChoose Rewards Program and earn rewards points, go to uchooserewards.com and register your debit card.

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.