

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

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

Account Fees:

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

You can avoid or reduce the monthly service fee (Value Checking 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 \$4.00 monthly service fee (Value Checking Fee) is reduced by \$0.20*

*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 www.nicoletbank.com

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

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

Important Account Disclosures:

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

**\$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).

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.