

**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).

OVERDRAFT PRIVILEGE SERVICE POLICY

Nicolet National Bank ("we, us or our") offers the Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

Transactions that May Qualify for Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- a) You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account.
- b) You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check.
- c) You have inadequate funds in your account when we assess a fee or service charge; or
- d) You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven (7) days after you deposit the check. If you do not have sufficient funds in your account-independent of the check-to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Consumer Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.

Participation in Overdraft Privilege is not mandatory. You may opt-out of the service any time by notifying one of our customer service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined, and we may assess Overdraft fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

Fees

Retail (Consumer): For each overdraft item, we will charge the standard per item overdraft fee set forth in our fee schedule (currently \$35.00). No more than 4 overdraft fees will be charged on retail (consumer) accounts on any business day. No overdraft fee will be charged if the available balance in your account is overdrawn by less than \$5.00 after posting each transaction separately.

We will notify you by mail if we pay any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees, are due and payable immediately or on demand.

Other than specifically referenced above, there is no limit to the number of per item Overdraft fees that can be charged on an individual item or to the frequency with which per item Overdraft Fees can be charged.

Transaction Clearing Policy

Transactions may not be processed in the order in which they occur. The order in which transactions are received by the institution and processed can affect the total amount of fees incurred by the consumer.

Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service and is generally limited to an \$800 overdraft (negative) balance for eligible personal checking accounts. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

- a) The account has been open for at least thirty (30) days.
- b) The account has deposits totaling at least \$400 or more within each thirty (30) day period.
- c) The account demonstrates consistent deposit activity.
- d) The account owner is current on all loan obligations with us; and
- e) The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

We offer other overdraft protection services in addition to Overdraft Privilege. These include an overdraft line of credit and overdraft protection linked to another account of yours with us, such as a savings account. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact one of our customer service representatives at your local branch office.

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.