

## ACCOUNT BROCHURE

Bank of Bluffs  
115 N Bluffs St  
PO Box 200  
Bluffs, IL 62621

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### CONSUMER CHECKING

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** A minimum balance fee of \$3.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$300.00 for the monthly statement cycle. Exemptions to this fee include: Individuals over 60 years of age, minors/full-time students, and military personnel. To be eligible for this exemption customers need to notify the Bank.

### BUSINESS CHECKING

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** A minimum balance fee of \$3.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$300.00 for the monthly statement cycle. Exemptions to this fee include: Individuals over 60 years of age, minors/full-time students, military personnel, churches, municipalities, and civic organizations. To be eligible for this exemption customers need to notify the Bank.

### CONSUMER MMDA ACCOUNT

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** A minimum balance fee of \$10.00 will be imposed every monthly statement cycle unless you maintain a

minimum daily balance of \$1,000.00 for the monthly statement cycle. Exemptions to this fee include: Individuals over 60 years of age, minors/full-time students, and military personnel. To be eligible for this exemption customers need to notify the Bank. A \$10.00 fee will be imposed for every debit transaction which exceeds six (6) debits within the statement cycle (excludes in-house withdrawals or transfers).

### NOW ACCOUNTS

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

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### BUSINESS MMDA ACCOUNT

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municipalities, and civic organizations. To be eligible for this exemption customers need to notify the Bank. A \$10.00 fee will be imposed for every debit transaction which exceeds six (6) debits within the statement cycle (excludes in-house withdrawals or transfers).

### STATEMENT SAVINGS

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**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

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### CHRISTMAS CLUB

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account at maturity. At the end of the club account period October 15, 2022, the funds in the account will be mailed to you by check.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

## MISCELLANEOUS FEES AND CHARGES

### Account Services

Account Research: \$20.00 per hour  
Copy of Statement: \$5.00 per Statement  
Internet Banking: Free  
Internet Banking Bill Pay: \$5.95 per month per account  
Overdraft/Nonsufficient Fund/Returned Item : \$30.00 per item  
Stop Payment: \$20.00 per stop  
Overdraft Protection Transfer: \$2.00 per transfer  
Direct Deposit to Checking or Savings: No Fee

### ATM/Debit Card Services

ATM Fees: \$1.00 per withdrawal at ATM's we do not own or operate  
Surcharges: ATM's not owned by us, you may be charged by the ATM operator or any network used for the transaction  
Debit Card Transactions: ATM Terminal Transfers; you can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals  
Your daily dollar limit will be disclosed upon card issuance.  
Hot Card: \$10.00 per request  
Card Replacement/Reorder: \$5.00 per card request

### Bank Check Services

Money Order/Cashiers Check: \$3.00 per check

### Wire Services

Domestic Wire Transfer: \$50.00 per wire  
Foreign Wire Transfer: \$100.00 per wire

### FDIC Coverage

FDIC Coverage: Please be advised that for FDIC purposes, the Bank of Bluffs and Meredosia Community Bank are considered one entity. The \$250,000.00 insurance limits on your deposit accounts include Bank of Bluffs and Meredosia Community Bank accounts combined. You are not insured for \$250,000.00 at each bank when you have deposit accounts at both facilities.