

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**THE ATLANTA NATIONAL BANK
105 SW CHURCH ST.
ATLANTA, IL 61723
(217)648-2315**

X-PRESS CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

There are no service charges or per item fees associated with this account.:

Additional Terms - The following additional terms apply to this account: You will receive a monthly statement, but no image of chekcs will be sent. Four free check copies are allowed each fiscal year. There is a \$10.00 charge for each copy thereafter or you may print them off of our webiste. Purchase of duplicate checks is recommended for this account.

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REGULAR CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance Fee - A minimum balance fee of \$3.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$500.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

· Excess Debit Charge: \$.15 per item will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 50 during a statement cycle.

Additional Terms - The following additional terms apply to this account: This fee will not apply to accounts for minors (persons under 18 years of age) or senior citizens (persons 62 years of age or older).

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105 SW CHURCH ST.
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SPARTAN CHECKING ACCOUNT

Rate information - **Tier 1** - If your daily balance is \$1,000.00 or more, the interest rate paid on the entire balance in your account will be 0.010% with an annual percentage yield (APY) of 0.01%. **Tier 2** - If your daily balance is \$50.00 or more, but less than or equal to \$999.99, the interest rate paid on the entire balance in your account will be 0.001% with an annual percentage yield (APY) of 0.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 11, 2020. If you would like more current rate and yield information, please call us at (217)648-2315. You will be paid these rates for at least thirty calendar days. The rates will never decrease unless we give you at least thirty days notice in writing.

Additional Rate Information - At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Deposit limitations - You may make an unlimited number of deposits into your account.

Bonus - The Atlanta National Bank will contribute \$10.00 towards the opening balance.

Fees and Charges - The following fees and charges apply to this account:

- Excess Debit Charge: \$.15 per item will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 50 during a statement cycle.

Additional Terms - The following additional terms apply to this account: *Once age 22 is attained or the student is no longer in school, the Spartan Checking Account converts to a Regular Checking Account; unless, otherwise instructed by the account owner to a different account type.

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NOW CHECKING

Rate information - Tier 1 - If your daily balance is \$1,000.00 or more, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 2** - If your daily balance is less than or equal to \$999.99, the interest rate paid on the entire balance in your account will be 0.010% with an annual percentage yield (APY) of 0.01%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 11, 2020. If you would like more current rate and yield information, please call us at (217)648-2315. You will be paid these rates for at least thirty calendar days. The rates will never decrease unless we give you at least thirty days notice in writing.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to avoid Minimum Balance Fee - A minimum balance fee of \$10.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

Excess Debit Charge: \$.15 per item will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 50 during a statement cycle.

Additional Terms - The following additional terms apply to this account: This fee will not apply to accounts for senior citizens (persons 62 years of age or older).

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MONEY MARKET

Rate information - **Tier 1** - If your daily balance is \$25,000.00 or more, the interest rate paid on the entire balance in your account will be 0.250% with an annual percentage yield (APY) of 0.25%. **Tier 2** - If your daily balance is \$10,000.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.150% with an annual percentage yield (APY) of 0.15%. **Tier 3** - If your daily balance is less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.005% with an annual percentage yield (APY) of 0.01%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 11, 2020. If you would like more current rate and yield information, please call us at (217)648-2315. You will be paid these rates for at least thirty calendar days. The rates will never decrease unless we give you at least thirty days notice in writing.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Minimum Balance Fee - A minimum balance fee of \$10.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2500.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

• **Excess Debit Charge Fee:** Excess debit charge fee of \$2.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of three during a statement cycle.

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PASSBOOK SAVINGS

Rate information - The interest rate on this account is 0.100% with an annual percentage yield of 0.10%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 11, 2020. If you would like more current rate and yield information, please call us at (217)648-2315. You will be paid this rate for at least thirty calendar days. We will never decrease this rate unless we give you at least thirty days notice in writing.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account semiannually.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance Fee - A minimum balance fee of \$2.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

Per Item Fee: A per item fee of \$1.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of three during a month. A closing fee of \$2.00 will be charged when this account is closed.

Additional Terms - The following additional terms apply to this account: Minimum balance fee does not apply to minors and students to age 21.

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SPARTAN SAVINGS ACCOUNT

Rate information - The interest rate on this account is 0.100% with an annual percentage yield of 0.10%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 11, 2020. If you would like more current rate and yield information, please call us at (217)648-2315. You will be paid this rate for at least thirty calendar days. We will never decrease this rate unless we give you at least thirty days notice in writing.

Additional Rate Information -

Compounding frequency - Interest will be compounded semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$10.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed annual percentage yield.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - TRANSFERS FROM A SPARTAN SAVINGS ACCOUNT TO ANOTHER ACCOUNT OR TO THIRD PARTIES BY TELEPHONE OR COMPUTER TRANSFER ARE LIMITED TO THREE PER MONTH WITH NO TRANSFERS BY CHECK, DRAFT, DEBIT CARD, OR SIMILAR ORDER TO THIRD PARTIES.

Bonus - *The Atlanta National Bank will contribute \$5.00 towards the opening balance.

* Students are required to deposit \$2.00 per month and complete a worksheet each month in order for their name to be placed into a drawing to earn a \$2.00 deposit, from the bank into their Spartan Savings account. Age groups are Pre-K & Kindergarten, 1st & 2nd grades, 3rd & 4th grades and 5th & 6th grades.

Additional Terms - The following additional terms apply to this account: *IF YOU CLOSE YOUR ACCOUNT BEFORE INTEREST IS CREDITED, YOU WILL NOT RECEIVE THE ACCRUED INTEREST.

*THE ATLANTA NATIONAL BANK WILL CONTRIBUTE \$5.00 TOWARDS THE OPENING BALANCE.

*ONCE STUDENT HAS COMPLETED 6TH GRADE, THE SPARTAN SAVINGS ACCOUNT MAY BE CONVERTED TO EITHER A SPARTAN CHECKING ACCOUNT OR THE SPARTAN 12 MONTH CERTIFICATE OF DEPOSIT; UNLESS, OTHERWISE INSTRUCTED BY THE ACCOUNT OWNER TO A DIFFERENT ACCOUNT TYPE.

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CHRISTMAS CLUB

Rate information - The interest rate on this account is 0.100% with an annual percentage yield of 0.10%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 11, 2020. If you would like more current rate and yield information, please call us at (217)648-2315. You will be paid this rate for at least thirty calendar days. We will never decrease this rate unless we give you at least thirty days notice in writing.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account annually.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Deposit limitations - You may make an unlimited number of deposits into your account.

Club account withdrawal limitations - If any withdrawal(s) is/are made from this account before maturity, then this account will be closed.

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HEALTH SAVINGS ACCOUNT

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

· There are no service charges or per item fees associated with this account.:

Additional Terms - The following additional terms apply to this account: You will receive a monthly statement, but no image of checks will be sent. Four free check copies are allowed each fiscal year. There is a \$10.00 charge for each copy thereafter or you may print them off of our website. Purchase of duplicate checks is recommended for this account.

