

RATE INFORMATION. The interest rate on your account is _____% with an annual percentage yield of _____%.
Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A deposit of \$100.00 is required to open this account. A quarterly maintenance fee of \$5.00 will be imposed every statement cycle if the balance of the account falls below \$100 any day or days of the statement cycle.

An account is considered closed when the ledger balance is zero.

DORMANT/INACTIVE ACCOUNT INFORMATION. If your account has no activity for 1095 days and the balance is \$499.99 and less, a \$10.00 quarterly fee will be charged. Activity is defined as either a deposit or withdrawal from the account (not to include interest that is compounded to the account).

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. The Bank reserves the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The SunNet Savings account provides a way to invest for short and long term financial goals. The account earns interest and permits withdrawals as needed.

OTHER ACCOUNT PRIVILEGES AND SERVICES.

You are entitled to the following complementary services:

Personal Online Banking including Bill Payment and Mobile App

Sunflower Bank VISA® Credit Card with no annual fee (*subject to credit approval*)

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.

ACCOUNT SPECIFIC FEE SCHEDULE.

- **EXCESSIVE TRANSACTIONS FEE:** An Excessive Transactions Fee of \$1.00 will be charged for each debit to the account in excess of six (6) debits per quarterly statement cycle.
- **FEE SCHEDULE EXCEPTION:** Account maintenance fees on new accounts are waived for the first statement cycle when the first statement cycle period is less than 30 days.

STATEMENT OPTIONS: You may choose to receive either a Paper or eStatement (including images of deposit tickets and written checks) at no charge.