

**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 monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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

A minimum daily balance of \$2,000 is required to avoid the imposition of the monthly Account Maintenance Fee for the statement cycle. There is no daily minimum balance requirement to meet before you earn interest.

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

**DORMANT/INACTIVE ACCOUNT INFORMATION.** If your account has no activity for 730 days and the balance is \$499.99 and less, a \$10.00 monthly 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.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** The Pinnacle Account consists of two sub-accounts, a NOW Account and a Money Market Account, which are treated as one for the purpose stated in this disclosure as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The Pinnacle Checking is an interest-bearing (NOW) account filled with generous perks, discounts and value added account benefits.

**OTHER ACCOUNT PRIVILEGES AND SERVICES.** You are entitled to the following complementary services:

**VISA®** Debit Card

**Personal Online Banking** including Bill Payment and Mobile App

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

**BaZing Possibility+** (*See the Benefits Reference Guide for complete terms and conditions of each benefit*)

- **Billshark\*\*** bill negotiation and subscription cancellation service.
- **Buyer's Protection And Extended Warranty\***: The benefit will replace, repair or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of new items. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 180-days after purchase of the product. It also doubles the product warranty period up to one year.
- **Cell Phone Protection\***: **Maximum Benefit \$600 per claim and \$1,200 per 12-month period**
- **Financial Wellness\*\*** Powered by Gentro, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.
- **Health Savings Card**: This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers.
- **Identity and Credit Monitoring with Credit Report\*\***
- **Personal Identity Theft Reimbursement Benefit\***: A \$2,500 lifetime benefit is divided equally among joint account holders.
- **Pet Insurance\*\*** at Reduced Rates
- **Roadside Assistance**: The benefit provides roadside service for up to \$80 per occurrence limit.
- **Savings Network**: BaZing offers a complete network of savings that provides you with both national and local discounts.

\*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

\*\*Billshark, Financial Wellness, Pet Insurance, Identity Monitoring and Credit Monitoring each require additional activation to begin.

**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.**

- **ACCOUNT MAINTENANCE FEE:** Your Pinnacle Checking Account is subject to a monthly account maintenance fee of \$12.00. This fee is waived when you maintain a minimum daily balance of \$2,000 or you are a member of the First Ladies or Club Vogue programs.
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.
- **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.**

Monthly Statements (including images of deposit tickets and written checks) are included at no charge when the statement is delivered to you electronically via our eStatement service.

- **PAPER STATEMENT FEE:** Paper statements will be provided for a monthly fee of \$2.00. This fee will be waived when the primary account owner is 71 years of age or older.