

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$24,999.01	%	%
2	Equal to or greater than \$24,999.01 but less than \$49,999.01	%	%
3	Equal to or greater than \$49,000.01 but less than \$99,999.01	%	%
4	Equal to or greater than \$999,999.01 but less than \$99,999,999,999.01	%	%

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.** You must deposit \$100.00 to open this account (\$25.00 if primary owner is less than 18 years of age). An account maintenance fee of \$5.00 will be imposed every quarter if the daily balance on any day of the statement cycle falls below \$100.00.

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

**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.** You may make unlimited withdrawals from your Essential Savings Account.

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 Essential 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 ten (10) 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. The quarterly account maintenance fee is waived for Individuals under 18 years of age.

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