

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Financial Institution:

Bank of Springfield

2600 Stevenson Drive

Springfield, IL 62703

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement. We may amend the rates, fees and charges contained in this schedule from time to time.

Personal Interest Checking

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$5,000.00 the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$4,999.99, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%

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.

The interest rate and annual percentage yield stated above are accurate as of the date the disclosure was printed. If you would like more current rate and yield information, then please call BOS at (877) 698-3278.

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. We will use an interest accrual basis of 365 for each day in the year. A portion of this account's balance may, at times, be reclassified under Federal Reserve Board Regulation D. This accounting procedure will not affect the account in any way.

Limitations: You must deposit \$1,000.00 to open this account. No Deposit limits. No withdrawal limits.

Account Fees: To avoid maintenance fees, you must maintain a daily account balance of at least \$1,000.00 during the billing cycle or an average daily balance of \$1,800.00 during the billing cycle. The average daily balance is calculated by adding the principal in the account each day of the period and dividing that figure by the number of days in the period. The following fees applies to this account: Personal Interest Checking Account Maintenance fee: \$7.50.

Fee Schedule

Account Research - Per Hour: \$15.00
Automatic Transfer Fee (transfer from checking or savings to cover overdrawn balance): \$5.00
Automatic Transfer Fee (transfer from Instant Check to cover overdrawn balance): \$2.50
Bill Pay Same Day ACH Fee: \$9.95
Bill Pay Stop Payment Fee Per Item: \$25.00
Canadian Item Processing Fee: \$5.00
Cashier's Check - Customer: \$2.00
Cashier's Check - Non-Customer: \$5.00
Chargeback Fee: \$5.00
Check Cashing Fee - Non-Customer: \$5.00
Checkbook Balancing - Per Hour: \$15.00
Custom Image Debit Card Fee: \$5.00
Daily Overdraft Fee: \$5.00
Debit Card Replacement Fee: \$5.00
(***) Dormant Account Fee: \$5.00
Duplicate Check Copies/Per Statement Copy - Customer: \$2.00
Early Account Closure Fee (If closed in the first 6 months): \$20.00
(****) Expedited Funds Transfer Fee: \$5.00
Foreign Currency Processing Fee: Subject to Bank Costs
Foreign Item Processing Fee (excludes Canadian Items): Subject to Bank Costs
Incoming Wire Transfer Fee (Domestic): \$9.50
Instant Check Annual Fee: \$10.00
International Incoming Wire Transfer Fee: \$20.00
International Outgoing Wire Transfer Fee: \$50.00
Levy, Garnishment & Citation Fee: \$150.00
License Sticker: \$7.50
Night Deposit Bags (Lock) : \$30.00
Night Deposit Bags (Zipper): \$12.00
NSF Loan Transfer Fee: \$30.00
Online Bill PMT NSF Check: \$30.00
Outgoing Wire Transfer Fee (Domestic): \$22.00
Overnight Check Tran Fee (Bill Pay): \$12.45
(*) Paid Item Overdraft Fee: \$30.00
Photocopies - Customer: \$0.50
Photocopies - Non-Customers: \$2.00
(**) Returned Item NSF Fee: \$30.00
Safe Deposit Box 5X2X21 Annual Fee: \$15.00
Safe Deposit Box 5X5X21 Annual Fee: \$30.00
Safe Deposit Box 3x5x21 Annual Fee: \$30.00
Safe Deposit Box 3x10x21 Annual Fee: \$40.00
Safe Deposit Box 5x10x21 Annual Fee: \$60.00
Safe Deposit Box 10x10x21 Annual Fee: \$100.00
Safe Deposit Box Drilling Fee: \$150.00
Safe Deposit Box Late Fee: \$5.00
Safe Deposit Box Lock Replacement: \$50.00
Stop Payment - Per Item: \$20.00

(*) An overdraft created by check, in-person withdrawals, ATM withdrawals, or other electronic means can trigger a Paid Item Overdraft Fee per item.

(**) An overdraft created by check, or some electronic means can trigger a Returned Item NSF Fee per item. (A single item can incur multiple fees if presented multiple time by the merchant)

(****) Dormant status on an account is applied after 12 months of inactivity (not including interest or service charges) and the fee will only be assessed if the balance is less than \$200.00 at the time.

(***) There is a \$5.00 fee to use the Expedited Funds Transfer Service. This fee will be included in the funds transfer transaction that appears on your statement. There is no fee for regular three-day processing.