

New Hours Effective October 20, 2025

Monday – Thursday: 8:00 a.m. – 4:00 p.m.

Friday: 8:00 a.m. – 5:00 p.m.



Welcome to *Wanda State Bank* Official Conversion Guide

WANDA LOCATION

Phone 507-550-1678
121 W Main St
Wanda, MN 56294

FRANKLIN LOCATION

Phone 507-557-2233
278 2nd Ave E
Franklin, MN 55333



Wanda State Bank

Investing in People
Wanda, MN • Franklin, MN

To Our Valued Customers,

The Wanda State Bank Franklin location will be implementing a new core operating system that will effectively merge the Franklin customers into the same system that the Wanda location uses as the final step of our merger. This new system includes changes in how transactions are processed, a new debit card system, and a new online banking system just to name a few. The conversion process is already underway and will continue over the next couple months, with the official launch the weekend of December 5, 2025. We will be communicating with you over the next couple months with statement stuffers, online messages, and letters as we unveil the new system. It is **very important** to read over all correspondence as there will be changes where you will need to take specific action by certain dates to facilitate a smooth conversion.

Debit Cards: Later this fall you will receive a new MasterCard Debit Card from the Wanda State Bank. This new card will replace your existing FSB (Franklin State Bank) debit card. Your FSB card will cease to work on December 8th. You will be allowed to activate your new WSB (Wanda State Bank) card starting on Sunday, December 7th. Please DO NOT activate your new card until December 7th! You will then need to destroy your old FSB card. If you have any automatic payments set up with your old card, you will need to contact those businesses and give them your new card information.

Online Banking: Starting Monday, December 8th, your new online banking will be accessed through the www.wandastatebank.com website. Your previous Franklin State Bank online banking will no longer be in effect. Your existing online banking account Login name will be transferred to the new system; your temporary password will be the last 6 digits of your SSN/Tax ID. You will then need to set up your password to proceed with the new system.

Mobile Banking: If you currently use the FSB mobile app, you will need to delete it on December 8th and download the Wanda State Bank app from the Apple or Google play store. You may begin using the new app on December 8th.

Bill Pay: If you are a current Bill Pay user, your account information will still be available and will transfer to the new online banking systems. However, after 3pm CST on Friday, December 5th, you will not be able to add any new bill pay recipients or make changes to any recurring payments/transfers. This provides us with some time to transfer your existing information to the new system. Please review your payees and delete any old/unused payees, and download your list of payees prior to December 5th.

E-statements: If you are an eStatement user, thank you! We strongly suggest downloading your previous eStatements, as a form of insurance as they will no longer be accessible in the new online banking system. If you are not currently enrolled in eStatements and would like to, you may contact us at any time. Once enrolled, you will receive an email notifying you when your eStatements are ready to

view via your online banking account. Please be aware that all customers will receive one final statement generated on December 6th to close out the old system.

Telephone Banking: Starting December 8th, a Voice Banking system will be available as an alternative to online banking. The toll-free phone number is 844-731-2695. You will be instructed to set up a PIN (personal identification number) during your initial login.

As you can see, this is going to be a large process not only for us, but for you, our valued customers as well. We look forward to assisting you through this new transition and ask for your patience through the process. We are confident that this final step to complete our merger will be a success.

Please continue to watch for statement inserts and future letters in the coming months. If you have any questions, please feel free to contact us at 507-550-1678 or 507-557-2233. We will also be posting all our letters and informational materials on our website at www.wandastatebank.com/conversion.

Sincerely,

A handwritten signature in blue ink that reads "Tim VanDerWal". The signature is written in a cursive style with a horizontal line extending from the "T".

Tim VanDerWal
President/CEO
Wanda State Bank

CHECKLIST

Key Dates



Important Notice

- | | | | |
|--|---|-----------------------------------|--|
| <input type="checkbox"/> Today | Review this guide and keep it handy for future reference. | <input type="checkbox"/> Dec. 5 | Paperwork to convert existing NOW checking accounts into new interest-bearing accounts must be returned. See page 3. |
| <input type="checkbox"/> Today | Confirm your contact info is up to date. We will need current address and phone number. | <input type="checkbox"/> Dec. 5 | Conversion of accounts occurs over the weekend. |
| <input type="checkbox"/> Today | Review online banking section including bill pay, transfers, and mobile deposits. Download any history, payee info, and statements. See Page 7. | <input type="checkbox"/> Dec. 7 | Activate and start using your new debit card. See page 6. |
| <input type="checkbox"/> Today | Make a list of direct deposits like Social Security, Pensions, etc. You will need to provide vendors with your new routing number effective date of December 8 th . See page 5. | <input type="checkbox"/> Dec. 8 | Conversion is complete. The Wanda State Bank Franklin location will be fully converted. |
| <input type="checkbox"/> BEFORE
Dec. 5 | We <u>strongly encourage</u> you to download to your Quickbooks or Quicken to avoid any potential loss of history. See page 7. | <input type="checkbox"/> Dec. 8 | Enroll in online banking and download your new Wanda State Bank app. See page 7. |
| <input type="checkbox"/> Dec. 5
3pm CST | Last Day/time to modify Bill payments. You will not be able to schedule any new ones until conversion is completed on December 8 th using the new site. Please use an alternative payment method in the interim. | <input type="checkbox"/> Dec. 8 | Enroll your accounts in eStatements for fast, safe, and secure delivery. See page 8. |
| <input type="checkbox"/> Dec. 5 | After 4:00 pm CST on December 5 th , you will no longer have access to any FSB statements or bill pay info. | <input type="checkbox"/> Dec. 8 | Update existing automatic ACH debit/credit companies with your new routing # and bank name. |
| | | <input type="checkbox"/> December | Bring in any old FSB check blanks and debit cards and we can shred them for you. |
| | | <input type="checkbox"/> December | Start using your new Wanda State Bank check blanks when you receive them in the mail. For more details see page 3. |

We're here for you during this process! Just give us a call at 507-557-2233 or 507-550-1678 for assistance and/or questions, or simply stop by!

IMPORTANT DATES

Friday, December 5th

Last day of Franklin State Bank operating system, online banking, and website. Please begin the process of updating any existing automatic ACH debit/credits with the new routing number (091209797) and bank name.

Saturday, December 6th Conversion Day

All files and accounts will be officially converted to the new system. Employees will be onsite with a conversion team to complete this process.

Monday, December 8th

Official first day Open Normal hours

Customers may begin to enroll in online banking and may activate their new debit cards and begin using them. You may also begin to use the new Wanda State Bank checks when you receive them in the mail. This will be a big day! Please call us if you need assistance and please be patient with us and this new process as we all learn to navigate this together! Feel free to call either location for assistance at 507-557-2233 or 507-550-1678.





IMPORTANT INFORMATION

Product Changes



Account Numbers

Account numbers will remain the same after conversion unless you are notified.

ATMS

The ATMs will be available for use as normal.

Branch

The Franklin branch will have the same phone number and address. New hours will start October 20th: Monday-Thursday 8-4, Friday 8-5.

Certificate of Deposits (CD's)

There will be some changes to your terms and conditions, but account numbers will remain the same. Maturity notices will be mailed as usual with renewal terms. Please go to page 11 for more details and refer to the included Truth in Savings disclosures for more information.

Checks

Your old routing number will be converted to WSB routing number (091209797) on December 8th. All personal checking account customers will receive a complimentary box of checks that will arrive in December after conversion. Once they arrive, please begin using them. If you order check blanks on your own, please use the complimentary checks until you are able to order new ones with the new routing number. Please bring your old checks in for us to destroy.

Advantage Checking Accounts (NOW)

These accounts will convert into a regular, non-interest bearing, Checking account. You will need to open a Money Market account if you wish to continue to earn interest. You will receive the necessary documents to open this Money Market account. If you want this interest-bearing account you **MUST** sign and return as indicated.

Debit Cards

New debit cards will be ordered for all customers who currently have one. The card will arrive sometime in November in a **plain white envelope**. Do NOT activate them until **Sunday, December 7th** at which time you may begin using them. Your old Franklin State Bank card will no longer work as of **Monday, December 8th**.

On Monday, December 8th, all automatic payments linked to your old FSB debit card will no longer work. You will have to re-enroll using your new Wanda State Bank debit card number.

Please see page 6 for more debit card info.

Direct Deposits

Your account number will not change unless notified by the bank. Your routing number **will** switch to Wanda State Bank #091209797. Prior to conversion, please make a list of all direct deposits and update the information to continue to receive direct deposits after December 8th.

See page 5 for more info.



IMPORTANT INFORMATION

Product Changes



Individual Retirement Accounts (IRA)

Your FSB IRA will continue with the original terms and conditions provided when it was opened. After maturity, your IRA will convert to the Wanda State Bank IRA. Terms and conditions will be provided 10-15 days prior to maturity as in the past.

Loans

This conversion will not impact any existing loans, rates, conditions, or account numbers unless you are notified otherwise. Please continue to make payments as usual.

Mobile App

Download the Wanda State Bank app from the Play or App Store at any time. You can begin using it starting Monday December 8th. You will need to re-enroll in online banking on our website www.wandastatebank.com or the app.

Online Banking & Bill Pay

FSB online banking and bill pay will convert over to the Wanda State Bank site. However, it is still a good idea to download and save all payees, bill pay information, and transaction history, prior to 3 pm on December 5th as a backup. FSB online banking deactivates at 4 pm on Friday, December 5th, and you will no longer have access to that site.

Safe Deposit Boxes

For existing Safe Deposit Box renters, no action is required. Current rates are listed below. You will be notified at time of renewal if there are any changes going forward.

Small Box (3" x 10") = \$20 annually
Medium Box (5" x 10") = \$25 annually
Large Box (10" x 10") = \$50 annually

Statements/eStatements

One final paper statement will be issued for all checking/savings/money market accounts on December 6th. Download any prior statements before the 4 pm deadline on December 5th if you wish to retain them as they will be inaccessible online after that time. Going forward, statements will be issued on the same schedule as in the past.

Transfers

If you have recurring or scheduled internal or external loan payments or transfers, they will be converted and continue as previously set up.

It is VERY IMPORTANT that we have your current address, phone number, and email address. Please verify and update your info through your online banking portal or call us to update incorrect information immediately. This will help make the transition as seamless as possible.



DIRECT DEPOSITS

Things to know.

Unless you were notified, your account number will not change. It is very important to note that your routing number **will change** from your current Franklin State Bank number to the Wanda State Bank number which is 091209797. You **MUST** contact **every company** you have direct deposit with and **every automatic withdrawal** (ACH) you have set up to update this information. Failure to do so will result in failed deposits and payments made to companies will not take place. Your routing number can also be found on the bottom of your new Wanda State Check blanks along with your account number.

WANDA STATE BANK ROUTING NUMBER = 091209797



Helpful contact information

Social Security Office

Visit the Social Security website to update your routing number at <https://www.ssa.gov/manage-benefits/update-direct-deposit>

Stop in or Phone: Mankato Office - 12 Civic Center Plaza Suite 1550 Mankato Place, Mankato MN - PH (877)457-1734 OR Marshall Office - 507 Jewett St Suite B, Marshall, MN PH (855)210-0122

Office of Personnel Management – www.servicesonline.opm.gov or call 888-767-6738

VA Benefits - Sign into your VA.gov profile to update. More instructions at: <https://www.va.gov/resources/how-to-change-direct-deposit-information-for-va-benefits/>

Railroad Retirement – Call the RRB office at 877-772-5772

Military – Active Duty, Retiree, Survivor – Visit the Defense Finance and Accounting Service (DFAS) at <https://www.dfas.mil/retiredmilitary/manage/direct-deposit/> or call 1-888-332-7411

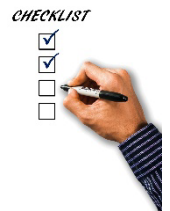
DEBIT CARDS

Things to know.

If you currently have a FSB debit card you will receive a new Wanda State Bank debit card. **On Sunday, December 7th you can activate it by calling the phone number listed on the card.** Please note, you **MUST NOT** activate it before that date. You will also set up your personal identification number (PIN) during that phone call. Please follow the prompts carefully. Your old FSB card will cease to work on Monday, December 8th. If you do not currently have a debit card and would like to have one, just contact us after December 8th and we will get one ordered or stop in and we can print one for you onsite.

Things to do!

- ☐ **STARTING** mid-November – Start watching carefully for your new debit card in a plain white envelope. Please **do not** activate them until Sunday, December 7th.
- ☐ **BEFORE** December 5th- Make a list of all the automatic debits made with your debit card. You will need to update these companies with your new WSB debit card number.
- ☐ **STARTING** Sunday, December 7th – Call the number on the sticker affixed to your new card to activate it. This call is also when you will need to personalize your PIN. Please follow the prompts. You may now use your new card!
- ☐ **STARTING** Monday, December 8th, your old FSB card will no longer work. Please destroy it by cutting it up or bring it to us, along with any old check blanks, and we can destroy them for you.



Important details to know.

Default daily limits on **personal** debit cards: Purchase \$1500 per day, Cash \$500 per day - or your current balance, whichever is lower.

Default daily limit on **Business** debit cards: Purchase \$2000 per day, Cash \$0 per day - or your current balance, whichever is lower.



You may block and unblock your card through online banking if it is lost or stolen through the online site. It is important to note, blocking your card blocks ALL transactions including automatic payments linked to that card.

We will be able to print debit cards on site at both locations starting December 8th; For a lost or stolen card, you may stop in to get a new one.

ONLINE BANKING

Things to do BEFORE December 5th!

You must do these things in your current FSB online banking BEFORE Friday, December 5th at 4:00 p.m.

Make a list of your Bill Pay payees and payments

Your payee information will carry over to the new bill pay system. We still strongly encourage you to download a list of all your payees and any recurring payments and any internal or external transfers you make through this platform. This would also be a good time to remove any payees you no longer use.

Download your eStatements

We strongly advise you to download and save any existing statements you have in your online banking as they will NOT be available in the new online banking system after conversion.

Export/download transactions

It is **very important** to export/download your transactions from the FSB online system into your personal financial management programs such as Quicken or Quickbooks **BEFORE** December 5th if you use this service. This will help avoid any potential issues of losing account history.

Starting on Monday, December 8th, please enroll in the new online banking system

1. Enroll at www.wandastatebank.com or download the Wanda State Bank app. Search for it in your google play/Apple store. It is a simple black W square. Once downloaded continue with step 2.
2. Click on account login on the left side of the website or enroll button on the app.
3. Use the same Login name you did for the FSB site; your temporary password is the last 6 digits of your SSN/Tax ID. You will then be prompted to set up a new password.
4. Create new password and accept all disclosures.
5. Register either your cell number or email for multi-factor authentication. We recommend registering your cell phone # as you will be sent a 6 digit authentication code that needs to be used to complete login. (You will also be sent this code in the future if you log into different devices and until the system recognizes the device you are using.)
6. You should now have access to your transaction accounts, mobile banking, and more!

If you have issues logging in, please call either the Franklin or Wanda locations for further assistance. Please note, to ensure your safety, there will be a password change required every 6 months.



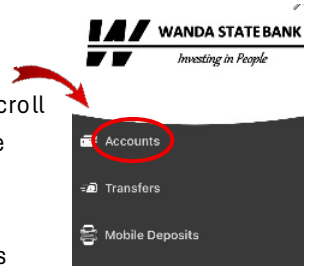
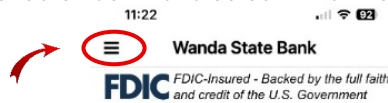
ONLINE BANKING

eStatements/Account Alerts/Text Banking/Block or Unblock Card

eStatements

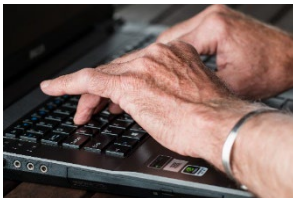
To enroll in eStatements, please complete the following steps.

1. Log into your online banking.
2. **On the app.** The upper left side has three small lines to access the menu. Click on that, then Accounts, and finally View statements and notices. Scroll down and select which items you want delivered paperless. Scroll to the bottom to save your choices.
3. **On the website.** On the left side select accounts, then View statements and notices. Scroll down and select which items you want delivered paperless. Scroll to the bottom to save your choices.
4. We do suggest selecting the accounts individually vs Go Paperless on All Accounts. This ensures that you are aware of what will now be delivered electronically.
5. Read the disclosure and click accept.
6. You are enrolled! You will be notified in the future via email when you have statements and/or notices to be viewed. You will be required to log in to access this information securely.



Text Banking – Check balances, track transactions, and receive alerts through text

1. Login to online banking.
2. Go to menu tab on the left side and find the “text banking” tab.
3. Select “sign up”.
4. You will need to verify the account with the code that is sent. See instructions menu for more info.
5. Text banking is REQUIRED to enroll in account alerts AND make mobile deposits.

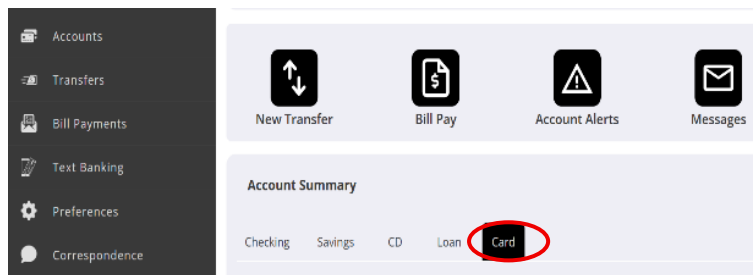


Account Alerts – Set up email or text notifications for balances or pending transactions

1. Login to online banking. From the main menu go to Accounts tab, then click on “Account Alerts”.
2. Select “Create New Alert”. (Remember, you must first be enrolled in Text Banking for Account alerts to be set up.) Personalize it to your liking!

Block/Unblock Debit Card –

1. Log into online banking. From the Accounts/Accounts Summary page, go to the Card tab.
2. Select which card you need to block or unblock.

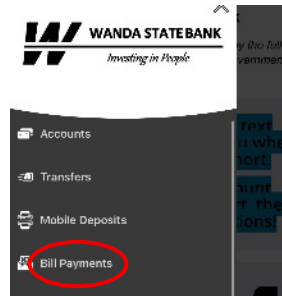
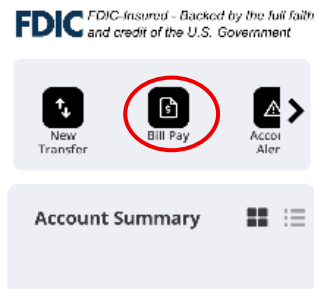


ONLINE BANKING

Bill Pay

Enroll in WSB Bill Pay starting **December 8th** and set up your payees and schedule payments.

1. **Login to your online account on your computer or app.** You must be enrolled in online banking first, see page 7.
2. **Click on Bill Payments from the menu.** Either select the quick access Bill Pay box across top or go to the menu on the left and select it there.



3. **Enter your cell phone number, email, and check the box if you want to receive text message alerts. Click the “Submit and Go To Bill Pay” button.**
4. **Read and accept the disclosures at the bottom of the page.**
5. **Choose which checking accounts you want to add. (Savings accounts are not eligible)**
6. **Begin to add your payees and schedule payments.**
7. **Important Info:**
 - There is currently a \$15,000 limit on payments per transaction and/or per day for electronic payments. Paper payment limit is \$20,000 per transaction and/or per day.
 - Payments are sent electronically if the recipient can receive them, if not, the payment is made in form of a check and mailed. This will be indicated once a payment is scheduled.
 - Payments normally take 3 business days but can be expedited for a fee.
 - We **STRONGLY** suggest payments being sent via paper check to be scheduled far enough in advance to accommodate longer mail transit times.

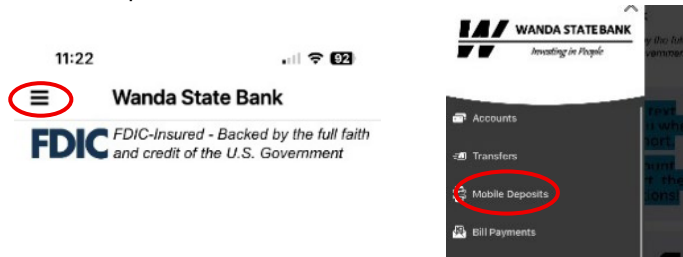


ONLINE BANKING

Mobile Deposit

Enroll in Mobile Deposit – Deposit your checks from the WSB app anytime, anywhere! Please note, you are **required** to enroll in text banking before mobile deposit is available. Please refer to page 8 for instructions on how to enroll in text banking.

1. Login to the WSB mobile app. (see page 7 for download instructions.)
2. Click on the 3 lines on the top left of the main menu and chose “Mobile Deposits”.



3. Fill out the Registration info by providing your full name (including first and last). Then accept the terms and conditions.
4. Once your registration is approved, you will receive an email with more instructions on how to submit a deposit. We currently do not have a check or daily limit on mobile deposits. We reserve the right to reject ineligible mobile deposits. You will receive an email confirmation after acceptance of mobile deposits.
5. Other Info:
 - Deposits made after hours are processed the next business day.
 - Checks must have a signature endorsement by **each** party listed and “For Mobile Deposit Only” written on the back.



Voice Banking Access accounts using an automated phone system, 24 hours a day.

1. Dial 844-731-2695.
2. Enter your Social Security Number, or Tax ID.
3. Follow the prompts and create a PIN. This PIN will be required every time you call Voice Banking.
4. You will have access to Voice Banking immediately after registering your PIN.
5. Check balances, transfer money between accounts, make loan payments, and much more!



DEPOSIT PRODUCTS CONVERSION GUIDE

Your Franklin State Bank accounts will transfer to the comparable Wanda State Bank products as listed below. Your account number will not change unless you are individually notified by the bank. It is important to note however, that your routing number will be updated to **091209797** as previously stated on December 8th.

FORMER FRANKLIN STATE BANK PRODUCTS	WANDA STATE BANK PRODUCTS
Regular Checking	Regular Checking
*Advantage Checking (NOW)	Regular Checking
Money Market	Money Market
Not Offered	7-31 Day CD
Not Offered	91 Day CD
6 Month CD	182 Day CD
12 Month CD	12 Month CD
Not Offered	18 Month CD
36 Month CD	36 Month CD
Not Offered	Health Savings Account (HSA)
Individual Retirement Account (IRA)	Individual Retirement Account (IRA)

*The Wanda State Bank **does not** offer an interest-bearing checking account. If you wish to continue to earn interest on your former NOW account, you **must** return the necessary documents that will be sent to you separately to open a money market account. Please call Franklin 507-557-2233 or Wanda 507-555-1678 with any questions.

FEE SCHEDULE

Effective Date: December 8, 2025

WANDA STATE BANK

PO BOX 278

WANDA, Minnesota 56294

(507) 550-1678 or (507) 557-2233

<https://wandastatebank.com/>

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Research (charged per hour with a one hour minimum)	\$10.00
Cashier's Check (Customer)	\$1.00
Copy of Statement	\$2.00
Debit Card Replacement Fee	\$5.00
Deposited Checks Returned Unpaid	\$3.00
Dormant Account (charged per month if inactive for 3 years)	\$5.00
HSA Annual Maintenance Fee	\$10.00
Inactive Account (charged per month after 12 months of inactivity)	\$5.00
IRA Annual Maintenance Fee	\$10.00
Notary Service (Non-Customer) with proper ID	\$5.00
Notary Service (Customer) - No Fee	\$0.00
Overdraft Fee (each overdraft item paid)***	\$8.00
Photocopies (per copy)	\$0.50
Return Item Fee (each)***	\$8.00
Stop Payment - All Items	\$5.00
Wire Transfer – Outgoing Wire Transfer-Domestic Fee	\$20.00
Wire Transfer – Outgoing Wire Transfer-Foreign Fee	\$85.00

Safe Deposit Box Rental - Fee depends upon size of box rented

*** - The categories of transactions for which a per item Overdraft Fee or a Return Item Fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.

**** Please note items highlighted in yellow indicate new or updated fees. ****

FUNDS AVAILABILITY POLICY DISCLOSURE

WANDA STATE BANK
PO BOX 278
WANDA, Minnesota 56294
(507)550-1678
<https://wandastatebank.com/>

This disclosure describes your ability to withdraw funds at WANDA STATE BANK. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those outlined in this policy. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean WANDA STATE BANK.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day that we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:30 PM p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:30 PM p.m. or on a day that we are not open, we will consider the deposit made on the next business day we are open.

DEPOSITS AT OTHER LOCATIONS. This availability policy only applies to funds deposited at WANDA STATE BANK. Please inquire for information about the availability of funds deposited at other locations.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your deposits, however, may be available on the day of deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$6,725 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the Seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Same-Day Availability. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from cash, checks drawn on WANDA STATE BANK, and the first \$6,725 of a day's total deposits of the following will be available on the day we receive the deposit if the deposit meets certain conditions. For example, the deposits must be payable to you:

- U.S. Treasury checks

Next-Day Availability. Funds from wire transfers will be available by the first business day after the day of your deposit and the first \$6,725 of a day's total deposits of the following will be available by the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

- U.S. Postal Service money orders
- Federal Reserve Bank or Federal Home Loan Bank checks
- State or Local Government checks
- Cashier's, Certified, or Teller's checks
- Traveler's checks

The excess over \$6,725 of a day's total check deposits will be available by the Ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the first business day after the day of your deposit. Funds from all other check deposits will be available by the Ninth business day after the day of your deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Substitute Checks and Your Rights

WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Mail at: The Wanda State Bank
PO Box 278
Wanda, MN 56294
Phone: (507) 550-1678

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

FACTS

WHAT DOES WANDA STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">- Social Security number and account balances- Payment history and credit history- Overdraft history and checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WANDA STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WANDA STATE BANK share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (507)550-1678 or go to www.wandastatebank.com
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What we do

How does WANDA STATE BANK protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does WANDA STATE BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or deposit money - provide account information or give us your contact information - show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>WANDA STATE BANK does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>WANDA STATE BANK does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partner(s) include securities, broker-dealers and insurance agents.</i>

Institutions within WANDA STATE BANK
Wanda State Bank Crop Insurance Agency, LLC

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

WANDA STATE BANK
PO BOX 278
WANDA, Minnesota 56294
(507)550-1678
<https://wandastatebank.com/>

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to WANDA STATE BANK. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your MasterCard (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by WANDA STATE BANK which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

MASTERCARD SERVICES:

- You may withdraw cash from your checking account(s) and savings account(s).
- You may make deposits into your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s).
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your Debit Card through the following network(s): MasterCard, Cirrus, Maestro and Pulse.

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

TIME NEEDED TO COMPLETE TERMINAL TRANSACTIONS.

- Withdrawals made at an ATM terminal will normally be completed and charged to your account immediately.
- Deposits made at an ATM terminal will normally be credited to your account the next business day. Deposits made, whether in cash, check, draft, or money order, are subject to our Funds Availability Policy, which has either been provided to you at the time of opening the account or has been mailed to you. If you do not have a copy of our Funds Availability Policy, please contact us and we will make a copy available to you.
- Transfers of funds between accounts will normally be completed the next business day.
- Payments made at an ATM terminal will normally be completed the next business day.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- MasterCard: checking account.

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

Payment for goods or services made by a transfer of funds through a terminal shall not affect any of the rights, protections, or liabilities in existing law concerning a cash or credit sale made by means other than through the use of a terminal.

You cannot reverse a Point of Sale transaction.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

IMPORTANT ADDITIONAL FEE NOTICE. Mastercard® charges us a Currency Conversion Fee of 1% of the transaction amount for performing currency conversions and a Cross-Border Fee of .8% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

SERVICES PROVIDED THROUGH USE OF GOBANKING. WANDA STATE BANK offers its customers use of our GoBanking service.

You may access certain account(s) you maintain with us by computer or mobile device, using your assigned user ID and password, through the online and mobile banking service. You may use the online and mobile banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Stop payment requests.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Obtain copy of statement.
- * Order checks.
- * Mobile Check Deposit (via FNB Cimarron mobile app).
- * P2P.
- * External Transfers.

Limitations on Frequency and Amount:

* For security purposes, there are limits on the frequency and amount of transfers you may make using this Online and Mobile Banking Service.

Fees and Charges for Online and Mobile Service:

- * There is no charge for online and mobile banking with us.

LIMITATIONS ON TRANSACTIONS

- The number and/or dollar amount limit of Point of Sale transactions will be provided to you when you receive your card.

- We reserve the right to impose limitations for security purposes at any time.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TERMINAL TRANSACTIONS. Upon completing a transaction at an electronic financial terminal you will receive a receipt or record of the transaction (unless you have chosen not to get a receipt). These receipts (or the transaction number given in place of the receipt) should be retained to verify that a transaction was performed.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

PASSBOOK ACCOUNTS. If the only type of electronic fund transactions are preauthorized deposits you will not receive a statement for your Passbook account. If you bring your Passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your Passbook. You will not receive a periodic statement noting these transactions on your Passbook account.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify WANDA STATE BANK immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (507)550-1678

or

write to: The Wanda State Bank
PO Box 278
Wanda, MN 56294

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (507)550-1678 (8:30-4:30 CST)

or

write to: The Wanda State Bank
PO Box 278
Wanda, MN 56294

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us at once if you believe your Debit Card or PIN or internet banking access code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

FOR CARDS. We shall be liable for all unauthorized withdrawals unless the unauthorized withdrawal was due to the loss or theft of your Debit Card, in which case you shall be liable, subject to a maximum liability of \$50.00, for those unauthorized withdrawals that you or a member of your family or household derived no benefit made prior to the time we are notified of the loss or theft. The limitation on liability is effective only if we are notified of the unauthorized charges contained in a periodic statement within sixty (60) days of receipt of the periodic statement by the person in whose name the Debit Card is issued.

FOR UNAUTHORIZED TRANSFERS. If your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the periodic statement or receipt was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING MASTERCARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF MASTERCARD. You agree not to use your MasterCard for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (507)550-1678

or

write to: The Wanda State Bank
PO Box 278
Wanda, MN 56294

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact WANDA STATE BANK no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

RIGHT TO BRING CIVIL ACTION. You may bring a civil action against any person violating any provision of Minnesota Statutes Sec. 47.69 (governing consumer privacy and authorized withdrawals). If you prevail in such an action, you may recover the greater of your actual damages or \$500.00. You may also be entitled to recover punitive damages, your court costs, and reasonable attorney's fees.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. We reserve the right to impose a fee and to change fees upon notice to you.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release WANDA STATE BANK and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

CONSUMER PRIVACY. To protect the privacy of our customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment,

structures or systems, shall take such steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or a customer's account from misuse by any person manning an electronic financial terminal, including any supporting equipment, structures or systems.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

**ACCOUNT AGREEMENT
CHECKING ACCOUNT**

WANDA STATE BANK
PO BOX 278
WANDA, Minnesota 56294
(507)550-1678
<https://wandastatebank.com/>

DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- "You," "your," and "account owner" refer to the Customer whether or not there are one or more Customers named on the account.
- "We," "our," and "us" refer to the Bank, WANDA STATE BANK.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand that the following Account Agreement ("Agreement") governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

YOUR CHOICE OF ACCOUNT. You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

AUTHORIZATION TO OBTAIN INFORMATION. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit and consumer reporting agencies, to verify your eligibility for the account, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

MULTIPLE-PARTY WITH RIGHT OF SURVIVORSHIP AND P.O.D. (PAYABLE ON DEATH) DESIGNATION. A multiple-party account with right of survivorship and P.O.D. (Payable on Death) designation permits the parties to transfer the account upon the death of all parties to named P.O.D. beneficiaries. Parties may designate primary and contingent beneficiaries. Named beneficiaries are assumed to be primary unless indicated as contingent. Any party may withdraw all or some of the account during the party's lifetime. The parties own the account in proportion to their net contributions, absent clear and convincing evidence of a different intent. Upon the death of a party, ownership passes to the surviving party or parties rather than passing as part of the decedent party's estate. If two or more parties survive the decedent party, then the decedent's ownership passes to the surviving parties in equal shares unless otherwise indicated. The parties may change the named P.O.D. beneficiaries at any time by written direction in a form acceptable to us. At the death of the last surviving party, ownership passes to the surviving primary P.O.D. beneficiaries and is not part of the last surviving party's estate. If two or more primary P.O.D. beneficiaries survive the party, then they will be entitled to equal shares of the account without a right of survivorship, unless otherwise indicated. If no primary P.O.D. beneficiary survives the party, then any surviving contingent beneficiaries will be entitled to equal shares of the account without a right of survivorship, unless otherwise indicated. If no P.O.D. beneficiary survives and there is only one surviving party, then the account will be treated as a single-party account without P.O.D. (Payable on Death) designation and upon the death of that party, ownership passes as part of that party's estate. If two or more parties survive all P.O.D. beneficiaries, then the account will be treated as a multiple party account with right of survivorship. A right of survivorship may be changed by a specific reference by a valid will and must be confirmed in writing to the financial institution by the probate court.

ACCOUNTS FOR MINORS. If an account is established for a minor as a joint account with an owner who has reached the age of majority in accordance with state law, they are jointly and severally liable to us for any returned Item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor regardless of their age. Unless a parent or guardian is an account owner, the parent or guardian will not have access to the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We may not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

TRANSFERS AND ASSIGNMENTS. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

FINANCIAL EXPLOITATION. As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party

of the financial exploitation. We will not be liable for the actions we take on the account if we acted in good faith and exercised reasonable care. For purposes of this section, "adult" means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.

MULTIPLE ACCOUNT OWNERS. If there is more than one account owner for your account, all deposits are the property of the person(s) indicated on the account. We may release all or any part of the amount in the account to honor checks, orders, or other items, or withdrawals or requests from any person named on this account. However, the number of signatures on the Account Information form must be met. Any person named on the account is liable for an amount equal to the overdrawn balance plus any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may also freeze the account upon receipt of notice of the death or incapacity of an account owner until we have received all necessary documentation to establish to whom payment should be made. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

POWER OF ATTORNEY. If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

RESTRICTIVE LEGENDS. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

STALE OR POSTDATED CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

PREAUTHORIZED CHECKS OR DRAFTS. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

VERIFYING FUNDS AVAILABILITY FOR CHECK. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

CHECK SAFEKEEPING. If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

YOUR RESPONSIBILITY FOR BACK OF CHECK. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

SUBSTITUTE CHECKS. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

REMOTE DEPOSIT CAPTURE. Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only" or "for mobile deposit at WANDA STATE BANK only."

REMOTELY CREATED CHECKS. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer's express, verifiable authorization for any such check.

WITHDRAWALS. Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

DEPOSITS. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

COLLECTION OF DEPOSITED ITEMS. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

STATEMENTS. We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

ELECTRONIC STATEMENTS AND NOTICES. You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures.

ACH AND WIRE TRANSFERS. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the State of Minnesota. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

PROVISIONAL PAYMENT. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

INTERNATIONAL ACH TRANSACTIONS. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

NOTICE OF RECEIPT. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

CHOICE OF LAW. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

DIRECT DEPOSITS. We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. If your account is overdrawn, you authorize us to deduct the amount of the overdraft from any deposit, including deposits of government payments or benefits. If we are required to reimburse the

U.S. government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

STOP PAYMENTS.

STOP PAYMENT ON CHECKS. You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

STOP PAYMENT ON ACH DEBITS. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law.

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

DEATH OR INCOMPETENCY. Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

NON-SUFFICIENT FUNDS AND OVERDRAFTS - AVAILABLE BALANCE.

HOW WE DECIDE TO PAY AN ITEM OR DEBIT. We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account, such as checks you have written, and transactions that have been authorized but not yet posted to your account, including deposit holds and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

HOW WE ASSESS FEES. If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

OVERDRAFTS. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

SIGNATURES. Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

SPECIAL ACCOUNT INSTRUCTIONS. You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or provide us with other protection. We may require that account changes requested by any account owner, such as adding or closing an account or service, be evidenced by a signed document that evidences a change to an account and accepted by us. You and any surviving owner or beneficiary agree to indemnify and hold us harmless from any claim or liability asserted against us as a result of the disposition of funds in reliance on this Agreement and any account designations of yours.

SET-OFFS AND SECURITY INTEREST. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

CLAIMS. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

DORMANT/INACTIVE ACCOUNTS. You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

ATTORNEYS' FEES AND EXPENSES. You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

LEGAL PROCESS AGAINST ACCOUNT. You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

CLOSING ACCOUNT. We may close the account at any time, with or without cause, after sending you 30 days prior written notice of our intent to close the account. Such a termination will not release you from any fees or other obligations incurred before the termination. Upon the expiration of the 30 days, we will send you a check for the balance in our possession to which you are entitled. However, if we have reasonable suspicion to believe that the account is being used in connection with a check-related fraud or other crime or that funds will not be available to pay items drawn on the account, the notice may be sent the same day as the account is closed.

OUR WAIVER OF RIGHTS. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

YOUR WAIVER OF NOTICE. By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

NOTICE. You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

LIABILITY. If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING. You must provide a taxpayer identification number (hereinafter TIN) with your account with us. If you fail to provide your TIN within a reasonable time, we may suspend opening your account or close your account and return the balance to you, less any applicable service fees. Your failure to furnish a correct TIN or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of payments.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

ONLINE OR MOBILE SERVICES. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

AMENDMENTS AND ALTERATIONS. Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

SEVERABILITY. If a court for any reason holds a provision of this Agreement to be unenforceable, the rest remains fully enforceable. All headings are intended for reference only and are not to be construed as part of the Agreement.

ENFORCEMENT. You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS. You understand that this Agreement is governed by the laws of Minnesota, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

TRUTH IN SAVINGS

31 DAY NON RENEWABLE CD

RATE INFORMATION. You will be paid the interest rate received on date of purchase until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded every 31 days and will be credited to the account at maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$20,000.00 to open this 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

MATURITY DATE. Your account will mature 31 days from date of purchase.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 30 days of interest.

RENEWAL POLICIES. Your account will not renew automatically at maturity. If you do not renew the account, the deposit will be placed in an account that will not bear interest after the maturity date.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507)557-2233 or (507)550-1678.

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.

91 DAY CD

RATE INFORMATION. You will be paid the interest rate received on date of purchase until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded every 91 days and will be credited to the account at maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. The Penalty fee will be taken from the accrued interest and or principal.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$7,500.00 to open this 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

MATURITY DATE. Your account will mature 91 days from date of purchase.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 30 days of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. This CD will automatically renew into a 91 Day CD.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507)557-2233 or (507)550-1678.

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.

182 DAY CD

RATE INFORMATION.

You will be paid the interest rate received on date of purchase until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded every 182 days and will be credited to the account at maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. The Penalty fee will be taken from the accrued interest and or principal.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10,000.00 to open this 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRUTH IN SAVINGS

TRANSACTION LIMITATIONS. You may not make deposits into your account until the maturity date. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

MATURITY DATE. Your account will mature 182 days from date of purchase.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 months of interest. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. This CD will automatically renew into a 182 Day CD.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507)557-2233 or (507)550-1678.

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.

12 MONTH CD

RATE INFORMATION. You will be paid the interest rate received on date of purchase until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded every 12 months and will be credited to the account at maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. The Penalty fee will be taken from the accrued interest and or principal.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$500.00 to open this 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.

ACCUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into your account until the maturity date. You may make withdrawals of principal from your account

before maturity only if we agree at the time you request the withdrawal.

MATURITY DATE. Your account will mature 12 months from date of purchase.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 6 months of interest. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. This CD will automatically renew into a 12 month CD.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507)557-2233 or (507)550-1678.

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.

18 MONTH CD

RATE INFORMATION. You will be paid the interest rate received on date of purchase until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded semi-annually and will be credited to the account semi-annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. The Penalty fee will be taken from the accrued interest and or principal.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this 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.

ACCUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into your account until the maturity date. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

MATURITY DATE. Your account will mature 18 months from date of purchase.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds

TRUTH IN SAVINGS

before the maturity date. The fee imposed will equal 12 months of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. This CD will automatically renew into a 18 Month CD.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507) 557-2233 or (507)550-1678.

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.

36 MONTH CD

RATE INFORMATION. You will be paid the interest rate received on date of purchase until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded annually and will be credited to the account annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. The Penalty fee will be taken from the accrued interest and or principal.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into your account until the maturity date. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

MATURITY DATE. Your account will mature 36 months from date of purchase.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 12 months of interest. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the

funds in the account without being charged an early withdrawal penalty. This CD will automatically renew into a 36 Month CD.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507)557-2233 or (507)550-1678.

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.

Conversion Chart

FSB Certificates of Deposit will convert as follows:

CURRENT ITEM	NEW TERM
6 Month CD	182 Day CD
12 Month CD	12 Month CD
36 Month CD	36 Month CD

PLEASE CALL FRANKLIN AT 507-557-2233 OR WANDA AT 507-550-1678 FOR CURRENT RATES.

TRUTH IN SAVINGS

REGULAR CHECKING

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. The posting order for accounts are as follows: Debit Card transactions, ACH transactions and then lowest dollar amount to the highest dollar amount of the remaining transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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.

HSA CHECKING

RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507) 557-2233 or (507)550-1678. 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 receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. The posting order for accounts are as follows: Debit Card transactions, ACH transactions and then lowest dollar amount to the highest dollar amount of the remaining transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they

are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

ACCUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507) 557-2233 or (507)550-1678.

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.

· Administrative Fee: \$10.00 per year

REGULAR SAVINGS

RATE INFORMATION.

To obtain the current rate(s) and annual percentage yield information, please call (507) 557-2233 or (507)550-1678. 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 receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. The posting order for accounts are as follows: Debit Card transactions, ACH transactions and then lowest dollar amount to the highest dollar amount of the remaining transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing

TRUTH IN SAVINGS

order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507) 557-2233 or (507)550-1678.

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.

MONEY MARKET

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 \$2,500.00; rate will be current savings rate.

2. Equal to or greater than \$2,500.00 but less than \$100,000,000.00; rate will be current money market rate.

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 receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account.

PROCESSING ORDER. The posting order for accounts are as follows: Debit Card transactions, ACH transactions and then lowest dollar amount to the highest dollar amount of the remaining

transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call (507) 557-2233 or (507)550-1678

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.

**PLEASE CALL FRANKLIN AT 507-557-2233
OR WANDA AT 507-550-1678 FOR CURRENT
RATES.**