

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: ISB Prime Checking Account Disclosure

Financial Institution: Iowa Savings Bank
Carroll Office
510 W US Highway 30
PO Box 967
Carroll, IA 51401

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

ISB PRIME CHECKING - ISB PRIME CHECKING

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Account Opening Date:

Account Ownership:

Account Purpose: Consumer (Personal, Family, Household Purpose)

Rate Information: This Account is an interest bearing account. If the average daily balance is less than \$15,000.01, the interest rate paid on that portion of the balance will be 2.47%. The annual percentage yield for this tier will be 2.50%. If the average daily balance is more than \$15,000.00 the interest rate paid on that portion of the balance will be 0.25%. The annual percentage yield for this tier will range from 2.50% to 0.25%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. The interest rate will never be less than 0.15%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum average daily balance of \$1.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. If you have an existing checking or savings account or will be opening a new savings or an additional checking account, then you may open with \$50.00.

In order to qualify and receive the higher interest rate of stated interest (2.50% APY for balances up to \$15,000.00 and .25% for balances over \$15,000.00), the following items need to post and clear your account each statement cycle by the last business day of the month.

1. Log into ISB Internet Banking at least once in the statement cycle.
2. Receive E-Statements
3. Minimum of 12 (twelve) Signature or PIN Based P.O.S. withdrawals (Excludes ATMs)

If your account qualifies for the higher interest rate, we will automatically reimburse fees imposed at ATMs up to a maximum of \$4.99 per fee. Your account will automatically be credited by the 5th of the following month. For any charge above \$4.99, you will need to bring in your receipt(s) within 30 (thirty) calendar days of the last day of the statement cycle to receive reimbursement.

If one or any of the above listed items are not met each statement cycle a rate and APY of 0.15% will be paid on all balances.

Account Fees: If average daily balance falls below \$3,000 the account will be charged a monthly service fee of \$5.00 (plus tax) OR the service fee will be waived if the customer total relationship (Loans & Deposits) is \$20,000 or greater during the statement cycle. Overdraft fees apply to overdrafts that may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Overdraft Fee - Item Paid: \$25.00 per item; Returned Item Fee: \$25.00 per item; Stop Payment Fee: \$25.00 per item; Dormant Checking Account Fee: \$1.00 per month if balance is less than \$100.00; Account Reconciliation: \$25.00 per hour; Returned Deposit Item: \$2.50 per item; Garnishment & Levy: \$75.00; Early Account Closing Fee: \$30.00 if account is closed within 90 days of opening; History Printout: \$2.00 each; and Statement Fee: \$2.00 (plus tax) for paper statements. Paper Statement fee waived for individuals of age 60 years or older. No charge for eStatements. ***All fees marked with an asterisk (*) are subject to Iowa state sales tax of 6.000%. **All fees marked with two asterisk (**) are subject to Iowa local sales tax of 1.000%.**