

Welcome to  
**Fidelity Bank & Trust**  
**Merger Information**



**FARMERS & TRADERS  
SAVINGS BANK**

Bancroft, Iowa \* Member FDIC

  
**FIDELITY**  
BANK & TRUST  
[www.bankfidelity.bank](http://www.bankfidelity.bank)  
Member FDIC



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## ADDITIONAL QUESTIONS?

If you have questions, you may continue to call your local bank office. After January 31, 2022 you may call any of our 34 locations or 800-403-8333 and a Customer Service Representative will have the answers you are looking for.



## EMAIL US

Email us with any questions at [Info@bankfidelity.com](mailto:Info@bankfidelity.com).



# WELCOME TO FIDELITY BANK & TRUST

Change. In the banking world, it can mean two things – change can simply mean coins as a form of currency; change can mean new ways a bank takes care of you.

Farmers & Traders Savings Bank and Fidelity Bank & Trust are making changes that will add up for you.

As of December 31, 2021, Farmers & Traders Savings Bank will be acquired by Fidelity Bank & Trust. The current staff will be ready to welcome you when we open on Monday, January 3, 2022. This merger expands the footprint of your bank into eastern Iowa, southwest Wisconsin and western Illinois, giving you 34 locations and over 300 bankers who are ready and interested in helping you.

The merger of Farmers & Traders Savings Bank to Fidelity Bank & Trust will continue the tradition of being owned by the Kennedy family since 1911. Fidelity Bank & Trust Chairman of the Board, James R. Kennedy, Jr. will be another member of the fourth generation to lead the bank and is committed to maintaining support of the Bancroft community.

In addition, the merger will offer new products and services for our customers. Mobile banking will be available, debit card and other transactions will post immediately to online banking, and mortgage products will have more options. Customers have been asking for additional features and we will have them for you soon!

Thank you for your loyalty to Farmers & Traders Savings Bank. Thank you for trusting, in advance, that Fidelity Bank & Trust has your best interest in mind. Thank you for your patience as we merge our environments. Thank you for your continued conversation with the familiar staff you've come to know, as they strive to serve your financial needs.

As we welcome you to Fidelity Bank & Trust, let this guide be a resource for you. We know this may not answer every question you may have, but we're ready to help make this transition as easy as possible for you. Please contact the Farmers Traders & Savings Bank staff at 800-728-2265 or 515-885-2341; or stop by should you have questions. We are here to help you.

Thank you for allowing us the opportunity to be Your Hometown Bank.

Sincerely,

Jim Kennedy, Jr.  
President  
Fidelity Company

Dan Zitelman  
President & CEO  
Fidelity Bank & Trust

Charlie Kennedy  
President  
Farmers & Traders  
Savings Bank

Teresa Kennedy  
Executive Vice President  
Farmers & Traders  
Savings Bank



# DATES TO REMEMBER

## **FRIDAY, DECEMBER 31, 2021**

At the end of the business day, Farmers & Traders Savings Bank will be acquired by Fidelity Bank & Trust.

## **MONDAY, JANUARY 3, 2022**

The Bancroft branch will open as Fidelity Bank & Trust. Few changes will be experienced until the bank's conversion of computer systems takes place beginning after close of business January 28, 2022.

## **FRIDAY, JANUARY 28, 2022**

The Bancroft branch will be closing at noon on Friday, January 28, 2022. At this time, we will begin working on merging our computer platforms together. All transactions prior to noon will post on the same business day. You will be able to access Fidelity Bank & Trust's Online and Mobile Banking at 8:00 a.m., Monday, January 31, 2022. At that time, you may also download the Fidelity Bank & Trust app from your device's app store. Please know that your Farmers & Traders Savings Bank debit card will continue to work throughout the weekend at point of sale terminals and ATMs.

## **SATURDAY, JANUARY 29, 2022**

Our Bancroft branch will be closed for business as our staff continues to work on transitioning to a new computer platform.

## **SUNDAY, JANUARY 30, 2022**

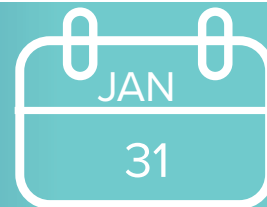
Sunday evening the Farmers & Traders Savings Bank website will be redirected to Fidelity Bank & Trust.

## **MONDAY, JANUARY 31, 2022**

You may enroll for Online and Mobile Banking at 8:00 a.m. Please refer to pages 8 & 9 of this booklet for detailed information about how to access Online and Mobile Banking and the new features you will benefit from.

### MARK THE DATE

Monday, January 31<sup>st</sup>  
transition of computer  
platform is complete.



ENJOY THE CONVENIENCES YOU HAD WITH  
FARMERS & TRADERS SAVINGS BANK  
ALONG WITH MANY MORE EXCITING  
UPGRADES AND TECHNOLOGIES.

# WHAT TO EXPECT

**Account Numbers:** In most cases, account number(s) will remain the same. Account numbers identified as duplicates have been resolved. Customers notified of a duplicated account number should properly destroy their previous checks by bringing them to the bank to be shredded.

**Farmers & Traders Savings Bank Personal and Business Checks:** You may use your existing Farmers & Traders Savings Bank checks until further notice. After January 31, 2022 checks should be ordered using the Fidelity Bank & Trust routing number, 073914398.

**Automatic Deposits and Payments:** Direct Deposit, ACH, and auto-payments should continue to occur without interruption. The bank will alert the entity with a notification of change to update to the Fidelity Bank & Trust routing number. All new automatic deposits and payments set up after January 28, 2022, will require the Fidelity Bank & Trust routing number: 073914398.

**Statements:** Your account statement is scheduled to print on Friday, January 28, 2022. This may be a partial-month statement, depending on when your statement is typically printed. Balance requirement service charges will be waived for this cycle.

Future checking account statements will print on one of the following dates: 4<sup>th</sup>, 15<sup>th</sup>, or end of month.



# WHAT TO EXPECT

**Your Farmers & Traders Savings Bank Debit Card:**

Your debit card will continue to work as normal. On Monday morning, January 31, 2022 you may experience a 20 minute outage as we update your card to Fidelity Bank & Trust. You will receive a new Fidelity Bank & Trust debit card when your card expires or needs replacement. Your Farmers & Traders Savings Bank debit card limit will also carry over at or above your current limit. If you misplace your card, you may pause transactions within our mobile app, and turn back on again when the card is found. All Privileged Status ATM's will be surcharge free.

**Real Time Conveniences:**

You will enjoy the conveniences of real-time balances and extended end of day cutoff times for deposits. Over the counter and mobile deposits will now be accepted through the end of the business day for same day credit.

**Your Farmers & Traders Savings Bank Credit Card:**

Continue to use your Farmers & Traders Savings Bank credit card as usual. When your card expires, you will be issued a new Fidelity Bank & Trust credit card with the same terms as your current card.

**Telephone Banking:** This service will be discontinued effective January 28, 2022. Fidelity Bank & Trust has a user-friendly Online and Mobile Banking platform and can be used to replace this service. If this is not a viable option, our staff is always happy to hear from you, and you can call any of our branch locations and speak to a staff member for balances and activity.



THANK YOU FOR ALLOWING US  
THE OPPORTUNITY TO  
BE YOUR BANK

# ONLINE BANKING FOR PERSONAL ACCOUNTS

**Online and Mobile Banking will be available beginning at 8:00 a.m.**

**Monday, January 31, 2022.** Be sure to download or print any check images you wish to archive prior to this date. For your convenience, be sure to download the Fidelity Bank & Trust app to your mobile device.

**AFTER 8:00 A.M.  
MONDAY, JANUARY, 31<sup>ST</sup>:**

You may sign in to Fidelity Bank & Trust Online Banking in a few simple steps by personal computer or mobile app.

- 1 Visit [www.bankfidelity.bank](http://www.bankfidelity.bank) on PC, click on ONLINE BANKING LOGIN and choose ENROLL. On your mobile device, visit the app store to download the app by searching for “bankfidelity”



PERSONAL  
ONLINE BANKING  
INFORMATION  
PAGE 8-9

- 2 You will be asked a series of questions to identify you and enroll in online banking.
  - o Choosing your passcode – 10 character passcodes are required and must include at least one upper case and lowercase alpha (A-Z and a-z), one numeric (0-9), and one special character. Never share your passcode, protect it as you would your ATM PIN.
- 3 Read and accept a new user agreement(s).

## LOGIN AUTHENTICATION

At future logins, you may be required to submit additional authentication. For this reason, you will be required to enter your email and phone number.



## ONLINE BANKING HISTORY

After January 31, 2022, you will build up to at least three months of deposit and check history.

## E-STATEMENTS

Customers love the ease and access of e-statements! In the coming weeks after the merger, your e-statement library will build 18 months of history.

## BILL PAY PAYEES AND PAYMENTS

Paying and scheduling your bills has never been so simple. Be sure to check out our Payments feature in Online and Mobile Banking.

## ONLINE BANKING RECURRING TRANSFERS

Internal transfers within online banking scheduled to transfer after January 28, 2022 will not process. Recurring transfers will need to be set up again on Fidelity Bank & Trust's online banking on or after January 31, 2022.

## QUICKEN® and QUICKBOOKS® USERS

Fidelity Bank & Trust uses Intuit® Web Connect. Customers that download transactions into Quicken® or Quickbooks® will need to start in Online Banking. Instructions can be found at [www.bankfidelity.bank](http://www.bankfidelity.bank).

## MOBILE DEPOSITS

With our Mobile Deposits option, you can deposit checks from your smartphone or mobile device using our mobile app.

## QUICK MOBILE ACCESS

Don't have time to log in to mobile banking? You can now use your fingerprint or face recognition for fast, secure access to your accounts using your biometric technology on your phone, or you may enable a 4 digit passcode for Mobile Banking.

## EXTERNAL TRANSFERS

External transfers will be available! You will simply need to go through the online steps to set up the external account. A charge of \$5.00, plus applicable sales tax, will be assessed for funds transferred to another institution, however, incoming transfers will be free.

## ACCOUNT ALERTS

Account balances may be sent via text or email.

## NEW FEATURES

### CUSTOMIZABLE DASHBOARD

Set your online banking experience how you like to see it, by moving the tiles around to make the most of your banking!

### MANAGE YOUR DEBIT CARD

Is your debit card missing? Or do you want to control purchasing? You can pause your card at a touch of a button on our mobile app.



# BANKING SERVICES

## CERTIFICATE OF DEPOSIT INFORMATION

Fidelity Bank & Trust will honor your Certificate of Deposit's term and rate through the maturity date. Semi-annual compounding of interest is credited to the account, unless set up separately on an individual basis. Every CD receives a 10-day grace period to renew at a new term and rate.

Effective January 31, 2022, early withdrawal penalties will be as follows:

<u>CD Term</u>	<u>Penalty</u>
12 Months or Less	90 days interest
13 to 29 Months	182 days interest
30 Months or Longer	365 days interest

## SAFE DEPOSIT BOX INFORMATION

Safe Deposit Box rental rates will be as follows:

Box Size	FTSB Rental Rate	FBT Rental Rate
3x5	\$25.00	\$20.00
3x10	\$35.00	\$30.00
5x10	\$40.00	\$40.00
10x10	\$45.00	\$50.00

Customers who qualify for Five Star Club will receive a \$10.00 discount. There is a 30 day grace period on billing. Your billing notice will be sent in October. Late payments will be assessed a \$5.00 charge.

## LOANS

Fidelity Bank & Trust will be acquiring all of Farmers & Traders Savings Bank's loans and will service your loan accounts as usual. You should continue to make payments in accordance with the terms outlined in your original loan.

## OVERDRAFT PROTECTION

You may sweep funds from one account to another to cover a negative balance. Customers who currently use this service will have the sweep service transfer to Fidelity Bank & Trust. There is a \$5.00 transfer fee, plus tax, to use this service. To keep charges at a minimum for customers, Fidelity Bank & Trust transfers funds in increments of \$100.00, rather than the amount to cover the negative balance.

# NEW PRODUCTS & FEATURES

## E-STATEMENTS

Customers love the ease of e-statements! View your statements as soon as they become available, rather than waiting for them to be printed and mailed.

## HOMETOWN HYPE CHECKING

With our new Hometown Hype Checking account powered by BaZing, not only do customers have the opportunity to qualify to earn interest, but they also receive discounts across the U.S. including right here in your hometown.

## COLLEGE FUND CD

Looking for a way to save for college? Our College Fund CD makes it easy!

## MOBILE DEPOSITS

With our Mobile Deposits option, you can deposit checks from your smartphone or mobile device using our mobile app.

## BILL PAY

It's convenient and saves time! Pay all of your bills from one central location.

## DIGITAL WALLET

Did you know that you can save your FBT Credit or Debit card to your phone's mobile wallet to make payments? It's one of the most secure ways to complete a transaction.

## FIVE STAR CLUB

At Fidelity Bank & Trust, we think our customers should receive the best perks! Customer who are 50 or better, with a combined relationship with the bank of \$5,000.00 are eligible for the Five Star Club. Five Star Club members receive discounts on safe deposit boxes, free personalized checks, and enjoy social opportunities of one-day getaways, fun events, and even overseas excursions! Quarterly newsletters are mailed to club members to keep them aware of all activities they can join in on.

## ALL STAR KIDS CLUB

All Star Kids Club is a club designed to make saving money fun! All kids 14 and under are eligible to be part of this club, whether they have a savings account or College Fund CD. With each deposit, kids are given tokens, which are collected and returned for fun toys, or gift cards that are displayed at the branch's Kids Club table.



BE SURE TO FOLLOW US  
ON FACEBOOK!

# NEW BUSINESS PRODUCTS & FEATURES

## **TIMESAVER DEPOSIT**

Conveniently deposit checks to your Fidelity Bank & Trust account electronically from your location any time of the day! All it takes is a desktop scanner, software, a computer, high speed internet and a few simple steps to make your business banking more cost efficient.

## **ACH CASH MANAGEMENT**

Use an electronic alternative to checks by transferring funds quickly, easily, and cost-effectively. These electronic payments can be used for employee payroll, customer payments, and vendor payments. Save time, money, and have peace of mind knowing your funds are getting where they need to go in an efficient and safe manner.

## **CHECK RESULTZ**

Avoid the hassle of trying to collect on returned checks and let Check Resultz take care of it for you! Don't spend your time making phone calls or sending letters, let Check Resultz take care of it, free of charge!

## **MERCHANT SERVICES**

Offering your customers access to fast, easy-to-use payment systems not only increases your revenue, but gives your customers a variety of ways to pay. As Your Hometown Bank, we can help you find the right payment acceptance solution for your business needs.

## **CHECK POSITIVE PAY**

Check Positive Pay is an automated cash-management service used to deter check fraud. Banks use positive pay to match the checks a company issues with those the company presents for payment. Any check considered suspect is sent back to the company for decisioning.





# HOW YOUR ACCOUNT WILL TRANSFER

**Consumer Checking Solutions.** All checking account statements include images! Please refer to [www.bankfidelity.bank](http://www.bankfidelity.bank) and search Deposit Rates for the most up to date rates and interest tiers.

Sales tax applies to service fees for account(s) maintained in Iowa.

Regular Checking & No Minimum Balance Checking	To	Hometown Checking
		No minimum balance requirement. Unlimited check writing and debits.
NOW Checking, Super NOW Checking	To	Hometown Interest Checking
		Maintain a \$250.00 minimum average balance to avoid a service fee of \$5.00, plus sales tax. Enjoy unlimited check writing and no fees for deposited items.
Money Market	To	Hometown Money Market
		Maintain a minimum average daily balance of \$1000.00 to avoid a \$10.00 service charge, plus tax. Items in excess of 6 withdrawals per cycle will be assessed a fee of \$5.00, plus sales tax.

**Consumer Savings Solutions.** Please refer to [www.bankfidelity.bank](http://www.bankfidelity.bank) and search Deposit Rates for the most up to date rates and interest tiers. Sales tax applies to service fees for account(s) maintained in Iowa.

Regular Savings & Student Savings	To	Hometown Savings
		Interest is compounded quarterly. Maintain an average collected balance of \$5.00 to avoid a \$1.00 service charge. No service charge for student savings accounts. Items in excess of 6 withdrawals per cycle will be assessed a fee of \$1.00, plus sales tax.
Health Savings Account	To	Health Savings Account
		No minimum requirements. No monthly service charge.

**Business Checking Solutions.** All checking account statements include images! Please refer to [www.bankfidelity.bank](http://www.bankfidelity.bank) and search Deposit Rates for the most up to date rates and interest tiers. Sales tax applies to service fees for account(s) maintained in Iowa.

Business Regular Checking	To	Business Hometown Checking
		No minimum balance requirement. Unlimited check writing and debits. No longer pay fees for debits and deposited items.
Government Flex Business Sole Proprietor-NOW Business Sole Proprietor-Super NOW	To	Business Interest
		Maintain a \$5,000.00 average daily balance to avoid a service charge of \$7.50, plus sales tax. Unlimited check writing and debits. Plus, no longer pay fees for debits and deposited items. Interest is compounded monthly and credited to the account.





# FDIC INSURANCE

The standard deposit insurance amount is \$250,000.00 per depositor, per insured bank, for each account ownership category.

Deposit accounts held at Farmers & Traders Savings Bank prior to the merger with Fidelity Bank & Trust on January 3, 2022 will be separately insured by the FDIC until July 3, 2022, to give you an opportunity to restructure your accounts, should you choose to do so. This grace period is described in more detail as follows:

- Checking, Savings, and money market accounts held at Farmers & Traders Savings Bank will be insured separately by the FDIC up to applicable limits until July 3, 2022.
- Farmers & Traders Savings Bank CDs dated prior to July 3, 2022, will be separately insured by the FDIC up to applicable limits until the first maturity date after July 3, 2022. CDs that mature during the six-month interim period are renewed for the same term and in the same dollar amount, (either with or without accrued interest), continue to be separately insured until the first maturity date after July 3, 2022.
- CDs that are renewed on any other basis will be separately insured only until July 3, 2022.
- Deposit accounts opened after July 3, 2022 may not be separately insured.
- After July 3, 2022, accounts will continue to be insured up to applicable limits by the FDIC through Fidelity Bank & Trust.

For more information from the FDIC about deposit insurance, visit [fdic.gov](https://www.fdic.gov) or call 877-275-3342.

# NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred effective January 3, 2022. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Farmers & Traders Savings Bank is now collecting your payments. Farmers & Traders Savings Bank will stop accepting payments received from you on December 31, 2021.

Fidelity Bank & Trust will collect your payments going forward. Your new servicer will start accepting payments from you on January 3, 2022.

**Send all payments due on or after January 3, 2022 to Fidelity Bank & Trust at this address: 4250 Asbury Road, Dubuque IA 52001. Additionally, you may drop off your payment at any Fidelity Bank & Trust branch.**

If you have any questions for your present servicer, Farmers & Traders Savings Bank, about your mortgage loan or this transfer, please contact the Consumer Mortgage Loan Dept. at 515-885-2341. You may also write your present servicer at the following address: 108 West Ramsey, Bancroft IA 50517.

If you have any questions for your new servicer, Fidelity Bank & Trust, about your mortgage loan or this transfer, please contact Consumer Mortgage Loan Dept. at 800-403-8333. You may also write your new servicer at the following address: 4250 Asbury Road, Dubuque IA 52001.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

# SCHEDULE OF FEES

**Fee Schedule** – the following fees take effect Monday, January 31, 2022. An arrow indicates whether the Fidelity Bank & Trust fee is an increase (↑) or decrease (↓) from the Farmers & Traders Savings Bank fee schedule. **New** indicates a new fee that Farmers & Traders Savings Bank did not charge. Fees that remain the same do not have notation.

Account Balancing Assistance – per hour	\$20.00 ↓
Account Research – per hour	\$20.00 ↓
ATM/Debit Card – Misplaced and Hot-Carded	\$10.00 <b>new</b>
ATM/Debit Card – Replace or Reorder PIN	\$5.00 <b>new</b>
ATM/Debit Card – Replacement	\$12.00 ↓
Auto Transfer Request – Externally Transferred to Another Institution	\$5.00
Cashier Check	\$5.00 <b>new</b>
Closed Account – Within 6 months of opening	\$20.00 ↓
Collection Items	\$5.00 ↓
Deposited Item – Returned Unpaid	\$5.00 ↓
Dormant Account – Assessed on balances under \$25.00 after 2 years of no activity	\$2.00 ↓
E-statement: After 2 cycles request to revert to paper statement	\$10.00 <b>new</b>
Escrow Account – delinquent. Assessed monthly.	\$2.00 <b>new</b>
Escrow Account Contract – set up fee forced due to delinquency	\$50.00
External Transfer – Online Banking	\$5.00 <b>new</b>
Fax – per page	\$2.00 ↓
Foreign Currency	\$25.00 <b>new</b>
Foreign Currency –overnight delivery	\$55.00 <b>new</b>
Garnishment	\$25.00 ↓
IRA Transfer – Transferred to Another Institution	\$25.00 <b>new</b>
Letter of Credit – per year	\$1.00% of balance <b>new</b>
Levy	\$25.00 ↓
Mail – not delivered due to incorrect address	\$3.00 ↓
Merchant Resolution Fee	\$30.00 <b>new</b>
Money Order	\$3.00 ↓
Notary Services ( <i>non-consumer</i> )	\$2.00 ↓

# SCHEDULE OF FEES cont.

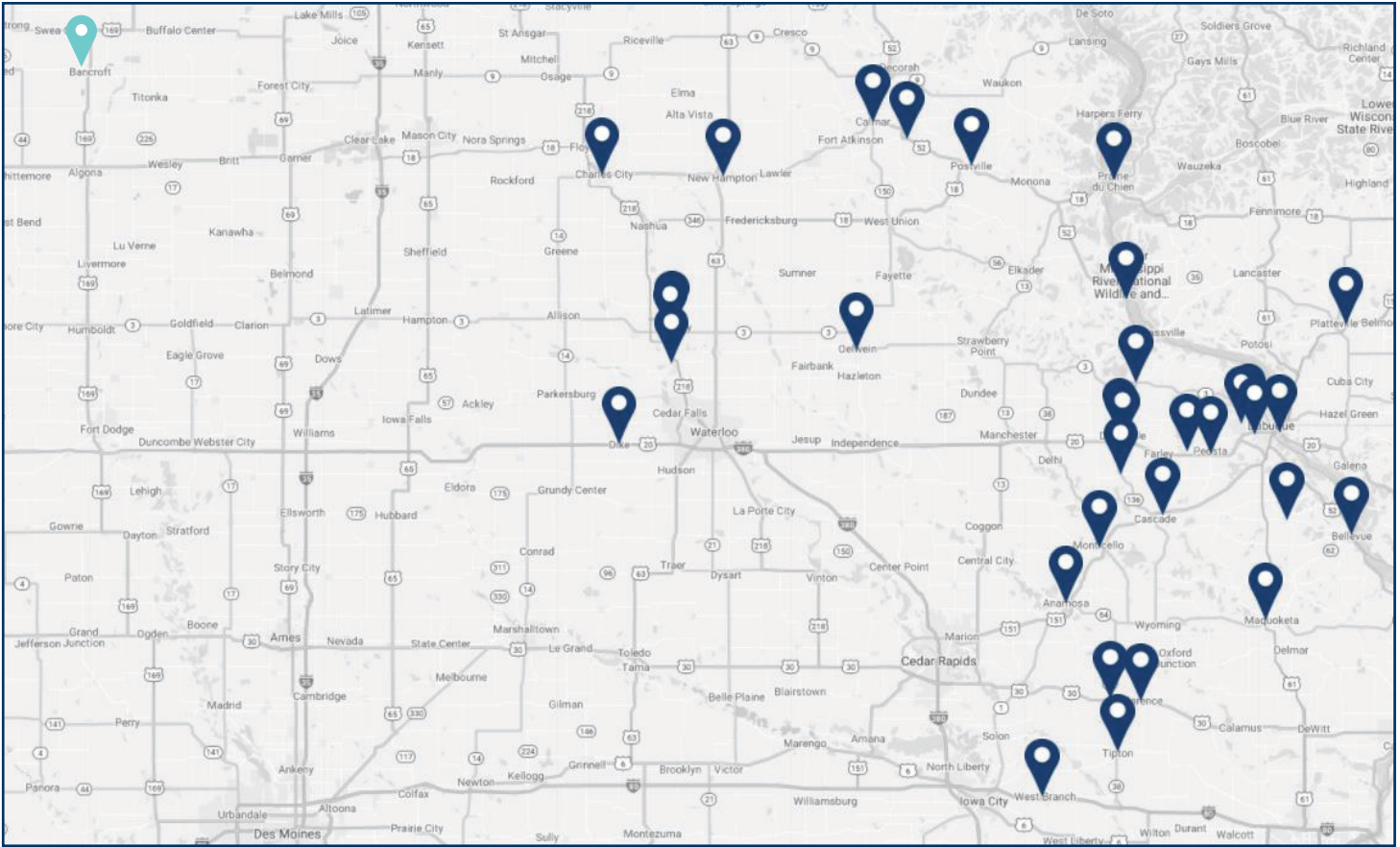
NSF (Non-Sufficient Funds) Return Item Fee - per presentment (Checking and Savings)	\$30.00
Overdraft Paid Item Fee – Consumers: fee per item (Max of \$150 per day)	\$30.00
Overdraft Paid Item Fee – Non-Consumer continual overdraft. Daily fee after 5 business days	\$10.00 <i>new</i>
Overdraft Paid Item Fee – Non-Consumer: fee per item	\$30.00
Overdraft Sweep Protection from internal account	\$5.00 ↓
Photocopies – per page	\$0.50
Safe Deposit Box – Replacement Key	\$25.00 <i>new</i>
Safe Deposit Box – Late Fee after 30 days	\$5.00 <i>new</i>
Statement – Special Cut Off Date	\$5.00 <i>new</i>
Statement – Teller Generated	\$2.00 ↓
Stop Payment – per item/range with accurate information (paper or ACH)	\$30.00
Stop Payment – per item/range with limited information	\$50.00 <i>new</i>
Uncollected Funds Returned – per item	\$30.00 ↑
Wire Transfer – Incoming Domestic	\$15.00 <i>new</i>
Wire Transfer – Outgoing Domestic	\$25.00 ↓
Wire Transfer – Incoming International	\$40.00 ↓
Wire Transfer – Outgoing International	\$40.00 ↓

Accounts opened in Iowa are subject to Iowa Sales Tax and local option tax. Taxable services are: Account Balancing and Research, ATM/Debit Card Annual Fee, Returned Items Unpaid, Merchant Resolution, Transfers and Sweeps, Special Statement cutoff, Stop Payment Fee and Wire Transfer Fee.

NSF and Overdraft items may be imposed by means of check, in person withdrawal, ATM withdrawal and other electronic means.



# LOCATIONS



Newly merged Fidelity Bank & Trust location  
(formerly Farmers & Traders Savings Bank)



Existing Fidelity Bank & Trust locations

For locations and hours of operation, go online to:  
[www.bankfidelity.bank/contact-us](http://www.bankfidelity.bank/contact-us)

# IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

PRIVACY POLICY  
TERMS AND CONDITIONS  
FUNDS AVAILABILITY  
SUBSTITUTE CHECKS  
ELECTRONIC FUND TRANSFER  
RIGHTS AND RESPONSIBILITIES  
TRUTH IN SAVINGS







Rev. 02/2019

## FACTS

### WHAT DOES FIDELITY BANK & TRUST 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Transaction history
- Credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Fidelity Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fidelity Bank & Trust share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No
<b>Questions?</b>	Call 800-403-8333 or go to <a href="http://www.bankfidelity.bank">www.bankfidelity.bank</a>	

What We Do	
<b>How does Fidelity Bank &amp; Trust protect my personal information?</b>	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.
<b>How does Fidelity Bank &amp; Trust collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Deposit money</li> <li>● Apply for a loan</li> <li>● Use your credit or debit card</li> <li>● Give us your wage statements</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>● <i>Fidelity Company and all Fidelity Company owned banks.</i></li> </ul> </li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Fidelity Bank &amp; Trust does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include credit card companies.</i></li> </ul>
Other Important Information	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Vermont Members/Customers.</b></p> <ul style="list-style-type: none"> <li>● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</li> <li>● Additional information concerning our privacy policies can be found at <a href="http://www.bankfidelity.bank">www.bankfidelity.bank</a> or call 800-403-8333.</li> </ul>	

## TERMS AND CONDITIONS OF YOUR ACCOUNT(S)

### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

– To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

**DEFINITIONS** – Throughout this Agreement, the terms “you,” “your,” and “account owner” refer to the customer whether or not there are one or more Customers named on the account, and the terms “we,” “our,” and “us” refer to the Bank, Fidelity Bank & Trust.

**GENERAL AGREEMENT** – You understand that the following Account Agreement (“Agreement”) governs your account with us, along with any other documents applicable to your account, including all 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 a schedule of fees and charges applicable to the account, the interest rate(s) and applicable annual percentage yield (APY) and compounding and crediting of interest if your account is interest bearing, minimum balance requirements, and other pertinent information related to the account. The information found in the account opening disclosures may change from time to time at 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 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.

**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.

**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 the 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 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 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 side 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 items with a slightly reduced image of the front and back of the original item. The front of the 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 item. Some or all of the items 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 at Fidelity Bank & Trust only” or “for mobile deposit at FB&T only.”

**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 and adjust any interest earned, if applicable. 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.

**DEPOSIT RECONCILIATION** – If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit items, along with the account number. To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit

only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip.

**STATEMENTS** – If your account is a statement account, 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 yours statements and you supply us with a proper address.

**ACH AND WIRE TRANSFERS** – This agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers as adopted in the state of Iowa. If you send or receive a wire transfer, you agree that the 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 & Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**Provisional Payment** – Credit that 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 this 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.

#### **STOP PAYMENTS –**

**Stop Payments on Check.** 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 item 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 item on which a Stop Payment Order has been placed or 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.

**Stop Payments 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 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 will 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 only by the person who initiated the stop payment request. 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 the

request. 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 cut-off time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

**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 –**

**Actual (Ledger) Balance** – We use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay an item. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks that have not posted to your account. For example, you have \$100 in your account and spend \$30. Your actual (ledger) balance is \$100 because the pending \$30 does not reduce the amount of funds you have to spend in your account.

**Fees** – If there are insufficient funds to pay an item based on your actual (ledger) balance, we may either 1) return the item or 2) pay the item at our discretion. We may charge you fees if we return the item or pay the item on your behalf.

**Return Item for Non-Sufficient Funds** – If we do not pay the item on your behalf and return the item, we may charge you non-sufficient funds fees. Pursuant to NACHA Operating Rules and Guidelines and other applicable laws, an item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of an item or representation of a check, which means you may incur multiple non-sufficient funds fees if an 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 represented 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 item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

**PROCESSING ORDER** – We will process items, such as credits, checks, and other debit items in accordance with our processing order policy. The processing order of these items is important because if your account balance has insufficient funds to pay for the items in the order that they are processed, we may charge you non-sufficient funds fees if we return the item or charge you overdraft fees if we pay the item on your behalf.

Our processing order policy is all credit transactions are posted first. Debits or withdrawals from your account will be processed as follows: 1st ATM/Debit transactions (smallest to largest); 2nd in-person cash withdrawals; 3rd automatic internal transfer debits; 4th Automated Clearing House (ACH) transactions (smallest to largest); 5th checks in number order.

**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, or other orders for the



payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) 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 may 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.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures. Further, most checks, and most 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, or 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.

**PAYMENT OF INTEREST** – If your account is interest bearing, Interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

**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.

**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 account 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 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 and cease any interest payments 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 notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

**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 signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account. 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.

**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 auto-dialer) 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.

**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** – You agree that the terms and conditions governing your account may be amended by us from time to 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.

**EFFECTIVE APPLICABLE LAWS AND REGULATIONS** – You understand that this agreement is governed by the laws of Iowa, 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 came 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.**

**WITHDRAWAL NOTICE REQUIREMENTS** – (Applicable to Savings Accounts as defined by Regulation D) We have the right to require seven days prior written notice from you of your intent to withdraw any funds from your account.

**EARLY WITHDRAWAL PENALTY** – (Applicable to Time Certificates of Deposit) Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

**UNLAWFUL INTERNET GAMBLING** – (Applicable to Business Accounts) Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A

restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.

**CERTIFIED BENEFICIAL OWNER INFORMATION** – (Applicable to Legal Entities) You are responsible for notifying us of any changes to the certified beneficial ownership of the legal entity customer that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership in a form and manner acceptable to us.

**INDIVIDUAL ACCOUNT** – The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate.

**JOINT WITH RIGHT OF SURVIVORSHIP ACCOUNT** – The joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

**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, withdrawals, orders or requests from any person named on the 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.

**PAYABLE ON DEATH ACCOUNT** – (Individual or Joint) A Payable on Death account permits the account owner(s) to transfer the account to named beneficiaries. If two or more account owners create a Payable on Death account, then between the account owners, the account is treated as a joint account with right of survivorship. The account owner(s) may withdraw all or part of the funds at any time. The account owner(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. A beneficiary can only acquire withdrawal rights by surviving all of the account owners. If more than one named beneficiary survives all of the account owners, then the beneficiaries will be entitled to equal shares of the funds without right of survivorship, unless otherwise indicated. If no beneficiary survives all of the account owners, then the account shall be treated as an individual account (if there is one surviving account owner) or as a joint account with right of survivorship (if there is more than one surviving account owner). In that case the account will be in the name(s) of the surviving account owner(s), rather than a Payable on Death Account.

To the extent that they apply to your situation, individual account and joint with right of survivorship have the following meanings. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate. For joint with right survivorship, the joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant the account shall be treated as an individual account.

**ESCROW, TRUST, FIDUCIARY AND CUSTODIAL ACCOUNTS** – When your account is set up as an escrow account, trust account, fiduciary account or custodial account, it is your responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers and responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

**Trust – Separate Agreement** – You have advised us that a written trust agreement exists that is separate from this deposit agreement. You agree, however, that we may absolutely rely upon the representation of you and your attorney to us as to the identity of the trustee and beneficiary and as to other terms of the trust. We have the right to require you or your attorney to complete a trust certification or other summary of the terms of the trust, in a manner acceptable to us. The trustee agrees to comply with all applicable laws as to his or her actions as trustee of the account.

**Fiduciary Account** – Fiduciary accounts are those established by a person acting for the benefit of another person. Fiduciary accounts include, but are not limited to, guardianship, conservatorship, formal trust, and agency accounts. We reserve the right to require documents and authorizations we believe are necessary or appropriate to satisfy us that the person(s) requesting or directing the transactions related to a fiduciary account have the authority to engage in such transactions. We will continue to honor the fiduciary authority presented until we receive written notice that the authority has been altered or terminated and we have had a reasonable time to act on that notice.

**UTMA Custodial Account** – Any custodial account maintained is subject to the Iowa Uniform Transfers to Minors Act, or similar applicable law, as adopted by the state. The account must be opened in the name of the custodian for the minor. There may only be one custodian and one minor for each account.

**HEALTH SAVINGS ACCOUNT INVESTMENTS** – Your account has been opened as an investment vehicle under Health Savings Account ("HSA"). The provisions of the HSA Plan Agreement should be read in conjunction with this Agreement. If any provision of this Agreement and the HSA Plan Agreement conflict, the HSA Plan Agreement language will control.

**BUSINESS ACCOUNTS** – Business accounts are those established by any partnership, corporation, association, or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit basis; and any individual who intends to use the account for carrying on a trade or business. We reserve the right to

require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated as having authority to act on the entity's behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.

**ADDITIONAL DOCUMENTS TO OPEN ACCOUNT** – You agree to supply us with a copy of any chartering document, Operating Agreement, or related documents requested by us.

**ELECTRONIC DISCLOSURES AND NOTICES** – This disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand that prior to giving your consent that: (1) your consent applies only to those disclosures and notices agreed to within the Agreement, excluding your periodic account statements; (2) unless you consent, you have the right to receive all required disclosures in paper or non-electronic form; (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by contacting us by telephone, postal mail, or by email; (4) you can withdraw your consent at any time by contacting us by telephone, postal mail, or email; (5) you must promptly provide us with the information (such as an email address) needed to communicate with you electronically and update us as to any changes in such information by contacting us by telephone, postal mail, or email.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts or your periodic statements by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

## YOUR ABILITY TO WITHDRAW FUNDS

**PURPOSE OF THIS DISCLOSURE** – Our general policy is to allow you to withdraw funds deposited in a transaction account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Fidelity Bank & Trust.

Generally, transactions accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

**DETERMINING THE AVAILABILITY OF YOUR DEPOSIT** – The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds.

Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions. If you make a deposit before the close of business 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 the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

**AVAILABILITY SCHEDULE:**

**Same Day Availability:** Funds from deposits of (1) electronic direct deposits (2) cash\* will be available on the day of deposit.

**Next Day Availability:** Funds from deposits of (1) wire transfers (2) U.S. Treasury checks\*\* (3) U.S. Postal Service money orders\*\* (4) Federal Reserve Bank or Federal Home Loan Bank checks\*\* (5) State or Local Government checks\*\* (6) Cashier's, Certified, or Teller's checks\*\* (7) checks drawn on us will be available on the first Business Day after the day of deposit.

**Other Check Deposits** – Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

**\*Cash Deposits** – If the cash deposits are made in person to an employee of Fidelity Bank & Trust, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

**\*\*Check Deposits** – Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the funds from these deposits will be made available no later than the second Business Day after the day of your deposit.

**LONGER DELAYS MAY APPLY** – In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. 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 \$225.00 of your deposits, however, may be available on the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, 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 mail 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.

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 \$5,525 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 communication 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 fourth Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**HOLDS ON OTHER FUNDS FOR CHECK CASHING** – If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

**HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT** – If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**SPECIAL RULES FOR NEW ACCOUNTS** – If you are a new customer, the following special rules will apply during the first 30 days your account is open. **Same Day Availability** – Funds from cash\* and electronic direct deposits made to your account will be available on the day we receive the deposit. **Next Day Availability** – funds from wire transfers made to your account and the first \$5,525 of a day's total check deposits of: (a) U.S. Treasury checks\*\*; (b) U.S. Postal Service money orders\*\*; (c) Federal Reserve Bank and Federal Home Loan Bank checks\*\*; (d) State or Local Government checks\*\*; (e) Cashier's, Certified, or Teller's checks\*\*; (f) Traveler's checks\*\* and (g) checks drawn on us are available on the first Business Day after the day of your deposit.

**Funds exceeding \$5,525** – The excess over \$5,525 of a day's total check deposits will be available on the seventh Business Day after the day of your deposit.

**Other Check Deposits** – Funds from all other check deposits will be available on the seventh Business Day after the day of deposit.

**\*Cash Deposits** – If the cash deposits are made in person to an employee of Fidelity Bank & Trust, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

**\*\*Check Deposits** – Check deposits include U.S. Treasury checks; 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; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

**FOREIGN CHECKS** – Checks drawn on financial institutions outside 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.

**DEPOSITS AT AUTOMATED TELLER MACHINES (ATM)** – Funds from any deposits (cash or checks) made at an automated teller machine (ATMs) that Fidelity Bank & Trust does not own or operate may not be available until the fourth business day after the day of deposit.

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## 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 at:

Fidelity Bank & Trust

4250 Asbury Rd

Dubuque, IA 52002

(800) 403-8333

[info@bankfidelity.com](mailto:info@bankfidelity.com)

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.

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## ELECTRONIC FUND TRANSFER DISCLOSURE

For the purposes of this disclosure and agreement the terms “we”, “us” and “our” refer to Fidelity Bank & Trust. 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 (consumer accounts). 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 ATM Card (hereinafter referred to collectively as “ATM Card”) or Debit Card or myPic Card (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 Fidelity Bank & Trust 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 federal holidays.

### ELECTRONIC FUND TRANSFER SERVICES PROVIDED:

**ATM CARD SERVICES** – The services available through the use of your ATM card are described below.

- 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) and savings account(s).

**DEBIT CARD SERVICES** – The services available through use of your debit card are described below.

- 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) and savings 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.

**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.

**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 actual (ledger) account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fee.

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

- Debit Card or myPic Card: Checking Account

Your ATM and Debit cards 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.

By downloading Shazam Brella app, and registering your card, P2P transfers can be made for the lesser of the Daily Card limit or \$1,000 with the Send Money feature. Recipient’s name, email address and dollar amount are required. Recipient will then need to register to receive payment.

When Fidelity Bank & Trust issues you a MasterCard® debit card you will be automatically enrolled in the MasterCard® Automatic Billing Updater (ABU) service. If you choose to set-up any automatic payment arrangements by using your debit card, this service prevents disruption after your debit card account information changes. An example may include when your expiration date changes after your debit card is renewed. By ensuring your automatic payments continue uninterrupted, the MasterCard® ABU service provides cardholders with convenient, stress-free, continuous service. You may choose to opt-out of the MasterCard® ABU service by contacting Fidelity Bank & Trust at 800-403-8333.

**AUTHORIZATION HOLDS** – An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay

the transaction, we may charge you non-sufficient fund fees if we return the item or overdraft fees if we pay the item on your behalf. **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 generally either a government mandated rate or wholesale rate, determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

**IMPORTANT ADDITIONAL FEE NOTICE** -- MasterCard® charges us a Currency Conversion Fee of 0.20% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.80% 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.

**PREAUTHORIZED TRANSFER SERVICES** – You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and Loans. You may arrange for the preauthorized automatic payment or other transfers from your checking account(s) and savings account(s).

**SERVICES PROVIDED THROUGH USE OF ONLINE BANKING, BILL PAY, AND MOBILE BANKING** -- Fidelity Bank & Trust offers its customers use of our Online Banking, Bill Pay, and Mobile Banking service.

**Online Banking** – You may access your accounts at [www.bankfidelity.bank](http://www.bankfidelity.bank) and using your Access ID, passcode and multifactor authentication questions to do the following:

- Transfer funds from Checking or Savings to Checking or Savings
- Make payments from Checking or Savings to FB&T Loans
- Get transaction (including both withdrawal and deposit) history on Checking, Savings, Certificates of Deposits, Lines of Credit, or Loans.

**Bill Pay** – You may access this service by computer or mobile device at [www.bankfidelity.bank](http://www.bankfidelity.bank) or through our app and using your Access ID and Passcode do the following:

- Make payments from your account(s) to anyone with a US Postal Address. Maximum daily limits are \$99,999.99 (Some payments made by paper check will NOT be subject to this Electronic Funds Transfer Disclosure, as disclosed separately. Daily and Monthly limits can be found in the Bill Pay Agreement, approved in a separate disclosure.
- Make Person to Person (P2P) ACH transfers. These transfers may be initiated by providing the email of the recipient and providing recipient a confidential Keyword. The payee will need to verify the Keyword and activate prior to Funds being sent. Per person limit of \$2,500.00 with a daily maximum of \$9,999.99.

**Mobile Banking and Fidelity Bank & Trust App** – You may access your accounts remotely with your cell phone or other mobile access devices and using your Access ID, Passcode and Responses to multifactor authentication questions do the following:

- Transfer funds from Checking or Savings to Checking or Savings
- Make payments from Checking or Savings to FB&T Loans and Lines of Credit
- Make payments from Checking to Payees created when approved for Bill Pay (Payments made by paper check to specified payees, as disclosed separately, will NOT be subject to these Electronic Funds Transfer Rules).
- Get balance information about Checking, Savings, Certificates of Deposit, Lines of Credit, or Loans.
- Get transaction history (including both withdrawal and deposit) about Checking, Savings, Certificates of Deposits, Lines of Credit or Loans.
- Make deposits to Checking or Savings with the Mobile Deposit after downloading the Fidelity Bank & Trust App, verifying account and email information, and obtaining an activation code.
- Person to Person (P2P) ACH transfers. Two methods available, one is through the Shazam Brella app using Debit Card info or through Bill Pay as previously disclosed.

Your mobile service provider's standard services fees, such as text message fees or similar charges, may apply to all transactions. Check with your service provider for more information about these fees.

**ELECTRONIC CHECK CONVERSION** – You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

**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**

**Transaction Receipts** – Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**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 – you can call us at (800) 403-8333 to find out whether or not the deposit has been made.

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER (“PIN”)** – In order to assist us in maintaining the security of your account and the terminals, the ATM and 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 ATM or 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 another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. 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 Fidelity Bank & Trust immediately if your ATM Card or 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 ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or 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 ATM Card or 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: (800) 403-8333

or

write to: Fidelity Bank & Trust

4250 Asbury Rd

Dubuque, IA 52002

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 you are going to pay ten days prior to the payment date of the amount to be deducted.

**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 ATM Card or Debit Card or PIN or Internet Banking access code has been lost or stolen,

call us at (800) 403-8333

or

write to Fidelity Bank & Trust

4250 Asbury Rd

Dubuque, IA 52002

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 ATM Card or 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 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 ATM Card or Debit Card or PIN you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, 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 statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit, if applicable), 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 DEBIT CARD OR MYPIC CARD** – 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 DEBIT CARD OR MYPIC CARD** – You agree not to use your Debit Card or myPic Card 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: (800) 403-8333

or

write to: Fidelity Bank & Trust  
4250 Asbury Rd  
Dubuque, IA 52002

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 Fidelity Bank & Trust 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 ATM Card or 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.

**CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS –**

**Fee Schedule** – The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Fidelity Bank & Trust upon request.

**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 Fidelity Bank & Trust 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:

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

**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 ATM Card or 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-lit. 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.

**ADDITIONAL PROVISIONS** – Your account is also governed by the terms and conditions of other applicable agreements between you and Fidelity Bank & Trust.

## COMMON ACCOUNT FEATURES

Please refer to the rates sheets on our website at [www.bankfidelity.com](http://www.bankfidelity.com) for current interest rate and annual percentage yield information and to our separate fee schedule in this booklet for additional information about charges. Sales tax applies to service fees for accounts maintained in Iowa. A dormant account fee of \$2.00 per month will be charged after 2 years of inactivity. This fee is applied to accounts that have a balance of less than \$25.00. When an account has a zero balance for 30 consecutive days, the account will automatically close. A deposit will reopen the account.

## CONSUMER TRUTH IN SAVINGS DISCLOSURES

### HOMETOWN CHECKING

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$50.00 to open this account.

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

### HOMETOWN INTEREST CHECKING

**RATE INFORMATION** – The interest rate and annual percentage yield for your account depend upon the applicable tier and will be paid for the entire balance of your account.

**Tier 1** - \$0 - \$49,999.99

**Tier 2** - \$50,000 or more

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING** – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$50.00 to open this account. A Service Charge of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$250.00.

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.

**BALANCE COMPUTATION METHOD** – We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. This means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCUAL ON NONCASH DEPOSITS** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS** – No transaction limitation apply to this account.

### HOMETOWN SAVINGS ACCOUNT

**RATE INFORMATION** – The interest rate and annual percentage yield for your account depend upon the applicable tier and will be paid for the entire balance of your account.



**Tier 1** - \$0 - \$49,999.99

**Tier 2**- \$50,000 or more

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING** – Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest. Interest will be compounded and credited to the account monthly if receiving monthly statements which also include a 1st Source checking account.

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$25.00 to open this account. A Service Charge of \$1.00 will be imposed every month if the average daily balance for the month falls below \$5.00. 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.

**BALANCE COMPUTATION METHOD** – We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. This means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT** – Savings Accounts are not considered transaction accounts.

**SERVICE CHARGE** – You may make six withdrawals from your account each calendar month at no charge. An Excess Transaction Charge of \$1.00 will be imposed for each subsequent withdrawal.

## HOMETOWN MONEY MARKET

**RATE INFORMATION** – The interest rate and annual percentage yield for your account depend upon the applicable tier and will be paid for the entire balance of your account.

**Tier 1** \$0-\$499,999.99

**Tier 2** \$500,000 or more

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING** – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$1,000.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$1,000.00.

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.

**BALANCE COMPUTATION METHOD** – We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily

balance we use when calculating interest is the collected balance. This means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

**SERVICE CHARGE** – You may make six withdrawals from your account each statement cycle. An Excess Transaction Charge of \$5.00 will be imposed for each subsequent withdrawal.

## HEALTH SAVINGS – INDIVIDUAL

**RATE INFORMATION** – The 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.

**Limitation on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING** – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$50.00 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. The daily balance we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

**HEALTH SAVINGS ACCOUNT** – Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

## HEALTH SAVINGS – FAMILY

**RATE INFORMATION.** The 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.

**Limitation on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING** – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$50.00 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. The daily



balance that we use when calculating interest is the collected balance. This means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

**HEALTH SAVINGS ACCOUNT** – Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

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## **BUSINESS ACCOUNT DISCLOSURES**

### **BUSINESS HOMETOWN CHECKING**

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$50.00 to open this account.

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

### **BUSINESS INTEREST CHECKING**

**RATE INFORMATION** – The interest rate and annual percentage yield for your account depend upon the applicable tier and will be paid for the entire balance of your account.

**Tier 1-** \$0 - \$999,999.99

**Tier 2-** \$1,000,000.00 or more

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING** – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS** – You must deposit \$50.00 to open this account. A Service Charge of \$7.50 will be imposed every month if the average daily balance for the month falls below \$5,000.00.

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.

**BALANCE COMPUTATION METHOD** – We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS** – No transaction limitations apply to this account.

THANK YOU FOR ALLOWING  
US THE OPPORTUNITY TO  
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