

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

There is no minimum daily balance to maintain. An account is considered closed when the ledger balance is zero.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The Achievement Checking account is specifically designed for individuals who do not meet our standard deposit account qualifications. Customers who maintain their account in good standing for a minimum of 12 months will convert to a traditional checking account.

PROGRAM DISCLOSURES AND REQUIREMENTS.

The Achievement Checking account is available to those individuals who are unable to open a traditional checking account due to a negative ChexSystems® report if the account(s) reported to ChexSystems are not classified as fraud and have been paid in full. Customers must maintain their Achievement checking account in good standing. An account will be deemed “not in good standing” if any combination of two (2) or more check, ACH or debit card debit transactions are presented while the account is included in the Achievement Checking account that causes or would cause the account to become overdrawn if paid. If this occurs, the debit card will be deactivated, and the customer will be notified that the account must be closed. Customers who maintain their account in “good standing” will receive notification of satisfactory completion of the Achievement Checking account shortly after the 12-month anniversary of the account opening date. This notification will include required account conversion disclosures along with any additional account benefit information related to the new checking account their account will be converting to and the date the account conversion will occur. This account is excluded from any “new checking” promotion that may be occurring at the time of account opening.

OTHER ACCOUNT PRIVILEGES AND SERVICES.

You are entitled to the following complementary services:

VISA® Debit Card

Personal Online Banking including Bill Payment and Mobile App

Sunflower Bank VISA® Credit Card with no annual fee (*subject to credit approval*)

BaZing Personal Identity Theft Reimbursement Benefit*: A \$1,000 lifetime benefit is divided equally among joint account holders. (*See the Benefits Reference Guide for complete terms and conditions*).

*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ACCOUNT SPECIFIC FEE SCHEDULE.

- **ACCOUNT MAINTENANCE FEE:** Your Achievement Checking Account is subject to a monthly account maintenance fee of \$5.00
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.
- **FEE SCHEDULE EXCEPTION:** Account maintenance fees on new accounts are waived for the first statement cycle when the first statement cycle period is less than 30 days.

STATEMENT OPTIONS. Monthly Statements (including images of deposit tickets and written checks) are included at no charge when the statement is delivered to you electronically via our eStatement service.

- **PAPER STATEMENT FEE:** Paper statements will be provided for a monthly fee of \$2.00. This fee will be waived when the primary account owner is under the age of 18 or over the age of 62.

FEE SCHEDULE
Personal Account Service Charges



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

Check printing fees vary by the style of check ordered.

Account Balance Inquiry	\$0.00
Account Balancing Assistance - per hour (minimum charge of \$30.00)	\$30.00
Account Research - per hour (minimum charge of \$30.00)	\$30.00
Account Research Copy Fee - per copy	\$3.00
ATM Transaction Fee - Non-Sunflower Bank & First National 1870 Owned ATMs or ATM's not part of the MoneyPass Network**	\$2.00
ATM Transaction Fee - Sunflower Bank & First National 1870 Owned ATMs**	\$0.00
Cashier's Check - Customer	\$10.00
Chargeback Fee - per hour research (when required to identify the account the item was deposited to)	\$30.00
Chargeback Fee - per item	\$29.00
Coin & Currency Bag - Locking	\$30.00
Coin & Currency Bag - Zipper	\$8.00
Coin Counting - Customer	\$0.00
Coin Counting - Non-Customer	7.000% of transaction total
Domestic Collections - All coupons (per envelope)	\$29.00
Domestic Collections - All drafts	\$29.00
Domestic Collections - Non-sufficient funds	\$29.00
Dormant Account Fee	\$0.00
Early Account Closure Fee (within 180 days of opening)	\$30.00
Fax Service - Incoming (each page)	\$1.00
Fax Service - Outgoing (1st page)	\$3.00
Fax Service - Outgoing (each page thereafter)	\$1.00
Foreign Collections - Canadian Drafts/Checks (per item)	\$29.00
Foreign Collections - Foreign Drafts	\$53.00
Garnishments Affecting Your Account	\$125.00
IRA Transfer Fee	\$25.00
Notary Service - Customer/Non-Customer	\$0.00
Overdrafts & Non-sufficient Funds - NSF/OD Fee Paid (per item)***	\$29.00
Overdrafts & Non-sufficient Funds - NSF/OD Fee Returned (per item)***	\$29.00
Personal Online Banking - Bill Pay	\$0.00
Personal Online Banking - Bill Pay Check Rush Fee (per item)	\$14.95
Personal Online Banking - Mobile Banking	\$0.00
Personal Online Banking - Mobile Banking Check Deposit (subject to approval)	\$0.00
Personal Online Banking - Zelle*****	\$0.00
Special Statement Requests - Account activity printout	\$5.00
Special Statement Requests - Additional statement copy	\$5.00
Special Statement Requests - Individual copies of checks (front/back)****	\$3.00
Special Statement Requests - Individual copies of deposit slips****	\$3.00
Special Statement Requests - Per month return mail processing (without notice)	\$6.00
Special Statement Requests - Reset statement (special cutoff date)	\$5.00
Special Statement Requests - Statement reproduction****	\$5.00
Stop Payment Fee	\$29.00
Tax Levies, Citations, Charge-offs, and Other Legal Processes Affecting Your Account	\$125.00
Telephone Transfers Between Accounts (includes transfers using CheckIt or Banker)	\$0.00
Temporary Checks (per sheet)	\$5.00
Visa Debit Card Personal Identification Number (PIN)	\$0.00
Visa Debit Card Replacement	\$20.00
Wire Transfers - Domestic Incoming (customer only)	\$18.00
Wire Transfers - Domestic Outgoing (customer only)	\$50.00
Wire Transfers - International Incoming (customer only)	\$18.00
Wire Transfers - International Outgoing (customer only)	\$50.00

ADDITIONAL FEE DISCLOSURE INFORMATION

**** - ATM FEES.** When you use an ATM not owned by us or not part of the MoneyPass ATM network, you may be charged a fee by the ATM operator or any network used.

Visit MoneyPass.com to find an ATM near you within the United States and Puerto Rico. If you use a MoneyPass ATM and are assessed a fee please contact Customer Care at 888.827.5564 and we will reimburse the fee and notify the MoneyPass network of the error.

The use of an ATM or Visa Debit Card in an Automated Teller Machine activates the ATM charges as shown above. Please note that a balance inquiry may be considered a transaction and is subject to its own fee even if it occurs in the same ATM session as a withdrawal.

***** - Overdrafts** may occur by check, in-person withdrawal, ATM withdrawal, or other electronic means. Be aware that such an item or payment may be presented multiple times or a merchant may present multiple ACHs if its first ACH attempt to be paid is returned. If multiple transactions overdraw your account on a particular day, we will assess no more than six (6) \$29.00 fees (\$174.00) total per day. We do not charge an Overdraft fee if a consumer account is overdrawn \$25.00 or less on any given day.

****** -** We will reproduce copies of canceled items for a period of seven years. Copies of individual canceled items may be requested from Customer Care. The Bank will provide check copies within 48 hours of the request.

******* -** Must have a bank account in the U.S. to use Zelle. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Customer Care Center

888.827.5564

M-F: 8a-8p & Sat: 8a-4p (CT)

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