

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: ISB Checking Account Disclosure

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

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

ISB CHECKING - ISB CHECKING

Account Holder: ISB Checking Account Disclosure

Account Opening Date:

Account Ownership:

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

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

Account Fees: If average daily balance falls below \$500, the account will be charged a monthly service fee of \$5.00 (plus tax) OR service fee will be waived if ALL of the following are completed in the statement cycle by the last business day of the month: 1.) Log into Internet Banking at least once during the statement cycle. 2.) Have at least 1 (one) ACH deposit during the statement cycle. 3.) Have a minimum of 12 (twelve) Signature or PIN based P.O.S. withdrawals (Excludes ATMs) during the statement cycle. Overdraft fees apply to overdrafts that may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Overdraft Fee - Item Paid: \$25.00 per item; Returned Item Fee: \$25.00 per item; Stop Payment Fee: \$25.00 per item; Dormant Checking Account Fee : \$1.00 per month if balance is less than \$100.00; Account Reconciliation: \$25.00 per hour; Returned Deposit Item: \$2.50 per item; Garnishment & Levy: \$75.00; History Printout: \$2.00 each; and Statement Fee: \$2.00 (plus tax) for paper statements. Paper Statement fee waived for individuals of age 60 years or older. No charge for eStatements.

***All fees marked with an asterisk (*) are subject to Iowa state sales tax of 6.000%. **All fees marked with two asterisk (**) are subject to Iowa local sales tax of 1.000%.**

Customer Copy