

# RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: ISB Customer

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.

## HEALTH SAVINGS ACCOUNT

Account Holder: ISB Customer

Account Opening Date:

Account Ownership: Individual

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

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$24,999.99 the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

**Account Fees:** A monthly service fee of \$1.00 is charged; No minimum balance is required. The following fees apply to this account: Returned Item Fee: \$25.00 per item; Stop Payment Fee: \$25.00 per item; Account Reconciliation: \$25.00 per hour; Returned Deposit Item: \$2.50 per item; Garnishment & Levy: \$75.00; Early Account Closing Fee: \$30.00 if account is closed within 90 days of opening; and Overdraft Fee - Item Paid: \$25.00 per item. **\*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%.**