

# RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)



**Financial Institution:** Farmers State Bank of Calhan  
Calhan Main Office  
1500 8th St  
P.O. Box 9  
Calhan, CO 80808

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.

## CHRISTMAS CLUB SAVINGS ACCOUNT

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

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at institution's discretion. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. At the end of the club account period October 31, 2016, the funds in the account will be mailed to you by check to .

**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 for each day in the year. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You may not make withdrawals from your account until the maturity date.

**Account Fees:** The following fees apply to this account: Stop Payment (check or ACH): 25.75 per item; International Service Assessment Fee: 1% fee charged for each International Transaction using your Visa Debit Card; Dormant Account (No activity for 1 year): \$5.00 per month; Overdraft Protection (transfer made from another account): \$2.00 per transfer; Return Deposit Item: \$5.00 each item; and Return Item Fee: \$25.75 per item. Total Overdraft fees: \$25.75 per item. These fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means.