

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**First State Bank of Forrest**  
**133 E Krack Street**  
**Forrest, IL 61741**  
**(815)657-8248**

### KASASA CASH

**Rate information** - At our discretion, we may change the interest rate for this account. The interest rate on this account is 2.471% with an annual percentage yield of 2.50%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 17, 2013. If you would like more current rate and yield information, please call us at (815)657-8248. The interest rate and annual percentage yield may change at any time.

**Additional Rate Information** - Qualifications

To qualify for "Kasasa Cash" rates and receive reimbursements on your ATM fee surcharges, you must perform the following during the monthly qualification cycle:

Have at least 12 debit card purchases post and settle

Have at least 1 automatic payment (ACH) post and settle

Be enrolled and receive e-statement notice

Enrollment in online banking and/or in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll.

**Interest Rate and APY**

When the Kasasa Cash qualifications are not met, the interest rate on your account will be 0.05% and the annual percentage yield will be 0.05%.

When the Kasasa Cash qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your average available balance is \$25,000 or less, the interest rate paid on the entire balance will be 2.4718% with an annual percentage yield of 2.50%. An interest rate of 0.25% will be paid only for that portion of your average available balance that is greater than \$25,000. The annual percentage yield for this tier will range from 2.50% to 0.7%, depending on the balance in the account.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the first business day after your statement cycle ends. If you close your account before interest is credited, you will not receive the accrued interest.

We use the average available balance method to calculate interest on your account. This method applies a periodic rate to the average available balance in the account for the period. The average available 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.

**Compounding frequency** - Interest will be compounded monthly.

**Crediting frequency** - Interest will be credited into this account monthly.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum balance to open** - The minimum balance required to open this account is \$25.00.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Bonus** - Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$25.00 per statement cycle. ATM fee reimbursements will be credited to your account on the first business day after your statement cycle ends.

---

**TISA DISCLOSURE**

IL/1 21.021.04689

Wolters Kluwer Financial Services -2000, 2013 Bankers Systems \*

Page 1

ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

**Additional Terms** - The following additional terms apply to this account: Only one Kasasa Cash account may be opened per primary Social Security Number/Person.