



Bank of Alma

Alma - Nelson - Pepin - Wabasha



Equal Housing Lender

Alma Nelson Pepin Wabasha
608-685-4461 715-673-4351 715-442-2311 651-565-2627

www.bankofalma.net

YOUR DEPOSIT ACCOUNT

Bank of Alma
211 S Main Street
Alma, WI 54610

TERMS AND CONDITIONS OF YOUR DEPOSIT ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To Help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver license or other identifying documents.

1. Accounts These rules apply to all deposit accounts established by you with us at this time and at any future time, subject to our right to amend these Rules from time to time. Accounts subject to these rules include, but are not limited to, savings accounts, checking accounts, NOW accounts, certificates of deposit, and money market deposit accounts and other deposit accounts we offer. These Rules apply to all depositors establishing such accounts. In these Rules, the terms "you" and "your" refer to each depositor, and the terms "us", "we" and "our" refer to the Bank. Terms not defined in these Rules have the meanings assigned to them in the Wisconsin Uniform Commercial Code.

2. Account Designation Cards When you open your account, you will sign an account designation card or similar document evidencing the account by written or electronic means acceptable to us. This will give us your name, your tax payer identification number and other information. We will treat this information as correct until you submit a written change to us.

3. Deposits Unless otherwise stated in a funds availability policy, if you deposit funds to your accounts on a non-business day, after the close of business on any day, or after 3:30 p.m., or if made to a night depository, we will treat the deposit as received by us at the opening of business on our next business day. All deposits, collections and transactions between us and you shall be governed by the Wisconsin Uniform Commercial Code, as modified by the bylaws and rules of any clearing house association of which we are a member and our Funds Availability Policy. We reserve the right to refuse to accept deposits or specific items for deposit. We also reserve the right to limit the minimum or maximum balance that may be maintained in your accounts and the number of deposits and items deposited. You agree that any item, (including without limitation a remotely

created check) you deposit (and any interest accrued on that deposit) or for which you receive cash that is returned to us by the depository institution on which it was drawn unpaid or paid but subsequently returned may be charged against any account you have with us regardless whether the other depository institution returned the item by electronic or other means before its midnight deadline and even if such chargeback creates an overdraft. If we receive notice that an item you deposited will be returned, we may place a hold on funds in the account to which that item was deposited and apply such funds against the item to be returned. If there are insufficient funds in that account for us to place a hold on, we may place a hold on funds in any of your accounts with us. We may also place a hold on funds, reverse payment of an item from your account or reverse credit of a deposit into your account if we believe that a transaction with which you are involved is subject to fraudulent or criminal activity. To the extent not prohibited by applicable law, you agree to pay any reasonable attorney's fees that we incur with regard to your fraudulent or criminal activity. We are not required to give you prior notice of any action that we take with regard to any item unless notice is required by applicable law. You waive notice of nonpayment, dishonor or protest for any item you deposit for credit or collection or that we pay you in cash unless notice is required by applicable law.

If you deposit a remotely created check as defined in 12 CFR 229.2(f), you warrant that the person on whose account the check is drawn authorized the issuance of the check in the amount stated and to the named payee.

You agree that we may re-present any item without notice to you and that we may charge a fee for such re-presentation as set forth in our schedule of fees.

You agree that any item you deposit that is returned unpaid due to a missing endorsement may be reprocessed by us at our discretion and without notice to you if the form of endorsement required may be supplied by us. You agree to comply with the endorsement zone restrictions established by us. Until further modified by us, you may endorse any check for deposit by signing the back of the check in the area within 1-1/2 inches of the trailing edge of the check. (The trailing edge is the left side of the check looking at it from the front) if you write or mark anywhere on the back of any check other than within this area, you will be responsible to us for any losses to us which are caused by these writings or marks.

You understand that we may convert the information on your check to electronic format and may present the check electronically to other financial institutions, a process called check truncation. We may also convert the electronic information back into paper format, a process called reconversion. Because we may truncate and/or reconvert your check, some security features of your checks may not survive the truncations/reconversion process. Some check stock may create programming and other errors during the truncation process. Therefore, we may request that you use the check stock we provide or that you use checks sold by vendors approved by us. If we request you to do so, you agree to use only check stock that we provide to you or from a vendor approved by us. You also agree to use only black or blue ink when writing checks if we ask you to do so. If we make either of these requests and you fail to comply, you will be liable to us for any errors caused by your failure to use our check stock or check stock approved by us or black or blue ink.

We reserve the right to handle any item as a collection item. If we take an item for collection, we act only as your collection agent. We are not responsible for an item lost while not in our possession. We are not responsible for any deposit made using our night depository service or sent to us by mail until we enter the deposit into our records.

You agree that you will not create and deposit any substitute checks without our prior written consent unless the substitute check has been endorsed by another bank. A "substitute check" is a copy of an original check that is the same as an original check for all purposes, including providing that you make a payment, if it includes an accurate copy of the front and back of the original check and contains the words: "This is a legal copy of your check. You can use it the same way as you would the original check."

You authorize us to initiate automated clearing house (ACH) credit entries to the accounts and to initiate, if necessary, debit entries and adjustments for any credit entries made in error to the accounts. With respect to such entries as well as any other ACH debit entries, you agree to be bound by the rules of the National Automated Clearing House Association and the Wisconsin Automated Clearing House Association ("ACH Rules") in effect at the time of the transaction. Automated credit entries made to the accounts are provisional under the ACH Rules until we have received final statement or otherwise have received payment. If we do not receive such settlement or payment, we are entitled to a refund of

the amount credited to any account and the part making payment to you shall not be deemed to have paid you in the amount of such credit entry. Under the ACH Rules, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will notify you of the receipt of payments in the periodic statements we provide to you. Payment of electronic deposits may be made to a person or account on the basis of the identifying numbers provided by sender even if the number identified a person(s) different than the person(s) named by the sender. You acknowledge that you will not initiate ACH entries that violate that laws of the United States.

4. Withdrawals When you are making a withdrawal, we may ask you for identification. If you lose any identification item, you should tell us immediately. You may withdraw funds by using forms furnished or approved by us and by any other method permitted by us. We may accept telephone, electronic or pre-authorized orders from you to withdraw or transfer funds from your accounts and we may make such withdrawal or transfer pursuant to such instruction even if the withdrawals or transfer create overdrafts, as further explained elsewhere in these rules. We may limit the number of, or refuse to permit these transfers. Federal law may limit transfers and withdrawals from the accounts and you agree to follow these restrictions or such other restrictions as may be imposed by Federal law limits pre-authorized and automatic transfers and withdrawals (including telephone transfers) from savings and money market accounts to 6 per month. Activity in excess of applicable restrictions may be grounds for closing an account or removing an account's transaction and check privileges. We also reserve the right to place additional limitations on the number of withdrawals or debits to the accounts.

If we have reason to believe that a dispute or uncertainty exists as to the rights, powers, duties or authority of any one of you or any other signer to the account or their successors, we may, but shall not be required to, refuse to permit withdrawals, pay items or recognize the authority of any signer (including any agent) until we are satisfied that the dispute or uncertainty is resolved. We will not be responsible for any damages you may suffer as a result of our refusal to allow you to make a withdrawal or pay an item due to the dispute or uncertainty.

We may pay an item drawn on an account which contains any authorized signature whether or not the form of the signature is the same as that shown on the account designation card or other account documents given to us. We may return unpaid any item that does not contain a signature reflected on the account designation card you gave us unless you have communicated to us in advance of the presentation of the item that the item should be paid. You may request that we pay items drawn on the account which bear or appear to bear a facsimile of your signature. We may pay these items, whether or not they are in fact authorized by you, as long as the facsimile signature they contain resembles any specimen or sample facsimile signature which you have given to us. You also agree that we will not be responsible if we pay any item which has been forged, altered or counterfeited regardless of by whom, or by what means including electronic or photostatic copying, in a way that a reasonable person could not detect. You agree that if we take an item for processing for collection or payment by automated means, we are not required to manually examine the item. You agree that we do not fail to exercise ordinary care in paying an item solely because, at our discretion, our procedures do not require for sight review of an item or may provide for sight review on a random basis or for items over a certain dollar amount.

Except as provided below with respect to postdated checks, our authority to process or pay any such item will not be limited or restricted in any way by legends, limitations, restrictions or other special instructions, such as "void after 6 months," written or printed on the item by you. Any such special instruction is void with respect to us and we will not be liable to you for processing or paying any item drawn on an account by reason of any such special instruction. We may, but are not required to, process or pay any item, other than a certified check, which is presented to us more than six months after its date.

You agree that we may refuse to cash a check (including but not limited to a substitute check) drawn on your account that is presented for payment by a payee or endorsee who is not a customer of ours. Alternatively, you agree that we may impose additional identification requirements on a payee or endorsee who is a non-customer of ours who presents for cashing an item drawn on your account and/or we may charge a fee to cash such item. If such person fails or refuses to supply the identifying information, we request you agree that our refusal to cash the item is not considered wrongful dishonor.

A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

On interest bearing accounts, we may at any time, require 7 days prior written notice of your intent to withdraw funds from the accounts.

If we participate in an electronic check presentation program, we may receive an electronic "presentation notice" from a bank where a check which you have written was deposited or cashed. This means that the depository institution will be forwarding the check to us for payment. When we receive that depository institution's presentation notice, we may immediately charge your account for the amount of the check. If we determine that the check is not properly payable, we will return the check and recredit your account for the amount of the check.

You authorize us to debit your accounts for ACH debit entries to your accounts, including debit entries that are originated by payees that convert a check drawn by you on your account into an ACH debit entry to your account.

5. Overdrafts If a check you write or any other transfer or withdrawal request is presented for payment, or if we otherwise receive notice of such check, transfer, or withdrawal request, and sufficient funds are not available in your account (due to insufficient funds, uncollected items, or otherwise) to cover the check, withdrawal or transfer, we may, at our options, either (1) make payment in accordance with such check, transfer or withdrawal request in any order convenient to us or (2) return the check, transfer or other withdrawal request unpaid, and, in either case, we will not be liable to you for doing so. If we choose to pay the check, transfer or withdrawal request, and we are reimbursed by an automatic advance from a line of credit or transfer authorization that you may have established with us. We will impose a fee in the amount disclosed by the documents evidencing the automatic advance authorization or line of credit, if any. If we choose to pay the check, transfer or withdrawal request and we are not reimbursed by an automatic advance from your line of credit or transfer authorization, we will impose an overdraft charge for each item in the amount disclosed in the statement of fees applicable to your account; in such case, you agree that you will, without demand, immediately deposit sufficient good funds to eliminate any overdraft and to pay the overdraft charge, or we may at our option withdraw funds from another of your accounts or deduct the overdraft from the next deposit to your accounts, including any deposit of benefit payments, such as Social Security or Supplemental Security Income payments, in the amount of the insufficiency and the overdraft charge or use any collection remedy. You are responsible for immediately reimbursing us for all overdrawn items and returned items, regardless of when or why returned, and for all overdraft charges and returned check charges. The same unpaid item may result in multiple NSF fees. Having honored such checks or other debits in the past does not obligate us to do so in the future. If there are sufficient funds in an account to cover some but not all of your check, transfer or withdrawal requests from the account, we will allow those checks, transfer or withdrawal requests that can be paid, in an order least costly to you. We are not required to notify you, prior to processing, if your account does not contain sufficient funds to pay all items plus applicable fees.

6. Reversal You have the right to reverse any debit to your account sent through the ACH system that was not authorized by you in accordance with the ACH Rules. For consumer accounts and for all international ACH transactions, you must give us a written statement of unauthorized debit under which you declare and swear under oath that the debit was not authorized by you. If we receive your statement within 15 days after you get information from us that reflects the unauthorized debit, we will promptly recredit your account for the amount of the payment. This prompt right of recredit under the ACH Rules in addition to any applicable right to stop payment, to pursue error resolution procedures under the Electronic Funds Transfer Act and to pursue other reversals under the ACH Rules. We may require you to submit written statements under penalty of perjury to us under other circumstances in which you want to reverse an ACH debit entry.

7. Fees and Charges You agree to pay service, maintenance, withdrawal, overdraft, check printing, and other fees, charges and penalties in accordance with the applicable fee schedules established by us from time to time. The types of

transactions for which a fee may be imposed for overdrafts is contained in our fee schedules or account-opening disclosures that we provide to you. You may obtain a schedule of interest fees and charges from our office. Our current schedule of fees and charges has been given to you in a separate disclosure statement. You also agree to pay us photocopy costs and hourly fees for complying with subpoenas or other legal orders or your requests. You authorize us to deduct these fees, charges and penalties from your accounts without notice to you and even if they create an overdraft. You agree that we may charge a fee to a payee or endorsee on a check drawn on your account who is not a customer of ours and request identification satisfactory to us for cashing the check.

8. Interest Interest bearing accounts will bear interest at annual rates which are calculated and compounded by such methods as we may establish from time to time. This rate may be dependent upon the balance in the accounts. Current rate information is available by phone and other means at any of our locations. We will not pay interest on accounts that do not meet eligibility requirements established by law.

9. Records The balance or transaction amount shown on any receipt you receive may be checked against our records. If there is an error, it will be corrected and you will be notified. Our records will prevail if there is a difference between the amounts shown on your receipt and our records.

10. Statements/Notices Unless an account is evidenced by a passbook, we will mail or make available to you a periodic statement of the accounts. Periodic statements and notices, if any, will be mailed to any one of you at the current address in our files, unless another method of delivery has been agreed to by us. If no transaction occurs, other than the crediting of interest or if a statement is undeliverable, we may discontinue providing statements. Based upon the type of account you select or our receipt of instructions from you, your checks may be retained by us or others in the check collection process and not returned to you with your statements or we may return to you original or substitute checks. If we or others retain your original or substitute checks, the original or substitute checks or copies of optical images of them will be available for a period of 60 days after posting them to your accounts. After 60 days, we may destroy the original or substitute checks or copies of optical images and use reasonable care to maintain legible records for seven years after receipt of the original substitute check or optical image during which time you may examine the records. Photocopies are available to you for a fee. Our responsibility for furnishing copies of items is limited to those items which are eligible and available. All statements, notices, canceled original or substitute checks and other items must be examined by you promptly upon receipt. You must notify us of an unauthorized or missing signature or alteration within 14 days after we send or make available to you your statement or original or substitute checks. If you fail to notify us within the time specified, you are precluded from asserting the unauthorized signature or alteration against us. Subject to paragraph six and other than an account problem as a result of a check's status as a "substitute check," you must also notify us of any other account problem, including an erroneous statement or passbook entry, unauthorized or missing endorsement or improper changes within 30 days of the date we mail or make available to you your statement and checks. If the account problem is as a result of a check's status as a substitute check, you must notify us in writing within the time required by applicable law.

If an account is evidenced by a passbook, we will allow transactions on the account by any account owner, without presentment of the passbook. The passbook is for record keeping purposes only and does not constitute evidence of authority to conduct transactions on the account or a complete record of the account.

11. Individual Account If you open an individual account, only you have the right to withdraw. Upon your death, the account balance will be payable as determined under applicable state law.

12. Joint Account If an account is designated as a joint account on the account records, sums on deposit are payable upon the request of any one of you or any survivor unless the account designation card indicates that the signature of more than one of you is necessary before sums on deposit are paid. Each of you shall notify us of the death of the other. Unless indicated otherwise on the account designation card, each of you may make deposits and withdrawals, grant a security interest in or lien on the account to us and give notices and instructions

concerning the account without the consent of the other, including but not limited to, instructions to close the account. However, we may require the consent of a joint owner for any transaction if we feel it is appropriate. Subject to an owner's right to close an account, unless otherwise indicated on the account designation card, no owner acting alone without our consent may terminate the right of any other joint owner by retitling the account if an item is payable to any of you, we may permit each of you to endorse such item for cashing or deposit to the account if an item is payable to all of you, all of you must endorse the item for cash or deposit to the account. We have no duty to notify one of you of the actions of the other. A withdrawal by one of you discharges our obligation to all of you with respect to the amount withdrawn unless the account designation card indicates that two or more signatures are required to withdraw funds from your account. If one joint owner dies, the account becomes the property of the surviving joint owner(s), subject to our security interest and right of set-off, and the surviving joint owner(s) is not required to survive the death by any specified period.

13. Payable on Death Accounts You may designate your account to be a "Payable on death" ("P.O.D.") account by naming one or more P.O.D. Beneficiaries and completing the proper documents. You may also change or revoke the P.O.D. Beneficiary while you are alive by completing the proper documents. You have control of the funds in your account while you are alive. If you have an individual account, upon your death, all of the funds in your account will go to the P.O.D. Beneficiaries, subject to our security interest and right of set-off and none of your P.O.D. Beneficiaries are required to survive the death by any specified period. If you have a joint account, both of you may jointly designate P.O.D. Beneficiaries and upon the death of the last surviving joint owner, the funds in the account will go to the P.O.D. Beneficiaries names on the account when the last owner dies, subject to our security interest and right of set-off and none of the P.O.D. Beneficiaries are required to survive the death by any specified period. If you have a marital account, either of you may designate P.O.D. Beneficiaries to receive your interest in the account when you die in accordance with paragraph 13. We are not required to notify any beneficiary of the existence of a P.O.D. account or any change or revocation in a P.O.D. Beneficiary designation.

14. Organization Account We will require a separate authorization document designating the person(s) authorized to make and conditions required for withdrawals from any account in the name of a legal entity such as a partnership, corporation or other organization. We will honor such authorization according to its terms until we receive written notice that it is amended or terminated by the governing body of such organization. Generally, federal law limits the availability of NOW accounts to individuals, sole proprietorships, nonprofit organizations operated primarily for religious, philanthropic, charitable, educational, political or other similar purposes, governmental units and funds held in a fiduciary capacity. If you have requested such an account you represent to us that you satisfy the eligibility requirements, and that you will not assign the account to any person who does not satisfy the eligibility requirements.

15. Power of Attorney You may wish to appoint a POA to conduct transactions on your behalf. This may be done by sending us power of attorney documents reasonably identifying the person or persons you wish to act as your agent and the powers you wish to grant your agent. You should carefully consider who you choose to be your agent and the powers you grant your agent, as we will not determine if your agent is acting in your best interest. We reserve the right to not honor power of attorney documents unless state law requires otherwise. We may continue to honor the transactions of your agent until: (a) we have received written notice it has been revoked from you, or that it has been revoked as a matter of law (for example, by your death), and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

16. Stop Payment Orders When placing a stop payment order, you agree to indemnify us and hold us harmless for all expenses, costs, and attorney's fees incurred by us due to our refusal to pay the item. Fees for stopping payment are included in our fee schedules. Under the law, there are some situations where a check can be enforced against you even though you ordered us to stop payment. We will not have a duty to stop payment until you have given us both the number and exact amount of the item as well as the date it was written and the name of

the payee and we have had reasonable opportunity to take action prior to the earlier of our payment of it or one hour after the opening of the next business day after the business day we receive it. Except as provided below for verbal orders, an order is effective for six months, unless you renew the notice, in writing within that time, for another six months. At our option we may continue stop payment orders beyond these time periods unless canceled by you. A verbal order is effective for 14 days, unless confirmed in writing within that time. Stop payment orders received after regular banking hours or on a Saturday, Sunday or federal holiday shall be deemed received at the opening of business on the next business day (Monday through Friday, exclusive of federal holidays). The number and amount must be exactly correct to enable our computer system to match the item to your stop payment order. If you have pre-authorized us to make payments out of an account, stop payment orders must be received by us at least three business days before the payment is scheduled to be made. If you have authorized a series of charges to your account by a particular company and wish to cancel that authorization, you must notify the company in writing that you are revoking authorization and we may require that you provide a copy of that revocation to us.

If we pay the check or debit despite your timely stop payment order, the payment will stand unless you show us the check or debit was unenforceable. If we recredit your account after paying a check or debit over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holder of the check, and to assist us in legal action taken against that person. A stop payment order will be released only upon written request from the account owner who authorized the stop payment order to be placed.

17. Official Bank Checks If you ask us to stop payment on a lost, destroyed or stolen cashier's check, teller's check or certified check on which you are the remitter or the payee or the drawer, we will require you to provide a written declaration of loss describing the item with reasonable certainty. We must be given a reasonable time to act on the declaration before the item is paid. Your claim is not enforceable until the 90th day after we issued or certified the check and until that time we will pay the check to any person entitled to enforce it. Our payment of a check to a person entitled to enforce it discharges us of all liability with respect to the check. Such person may have a claim against you after the 90th day and after we have paid you.

18. Substitute Check Expedited Recrediting Process If you believe that you have lost money because you received a substitute check, you may have the right to file a claim for an expedited refund. If you have the right to file a claim, we will investigate your claim and will notify you whether we have refunded to your account the amount of your claim. The claim must be in writing and must contain certain information required by applicable law to help us investigate your claim. If you call us with a substitute check expedited recredit claim within forty days of the date we mailed your substitute check or the account statement showing that the substitute check was posted to your account, whichever is later, you must notify us in writing of your claim for an expedite recredit within ten business days after the banking day on which we received your timely oral claim.

19. Cutoff Hour For Checks Any knowledge, notice, stop payment order or legal process comes too late to modify our right or duty to pay a check or charge your account for the check if received by us after one hour after the opening of the next business day after the business day on which we received the check, or prior to that time if we do not have a reasonable time to act upon the knowledge, notice, stop payment order or legal process.

20. Inactive Accounts If no deposits or withdrawals are made or if you do not write to us indicating an interest in an account for five consecutive years, the account may be presumed abandoned and paid to the state as required by law.

21. Lost Checks or Access Device You agree to notify us promptly, verbally and in writing, of any suspected loss, theft, disappearance, or unauthorized use of any card, code, check, passbook, receipt or certificate permitting access to or evidencing your accounts. Until receipt of such notice, we shall not be liable for payments made except as otherwise provided by law to any person presenting any of the above-described codes, access devices, instruments or documents. We may permit withdrawals by you or issue new evidence of an account on such conditions as we may require. We may require a waiting period or proof by

affidavit of the loss, theft, destruction, or unauthorized use. We may also require a bond of indemnity in any amount satisfactory to us against all claims and expenses that we may incur.

22. Use of Access Devices We may provide you with personal identification numbers, access codes or encryption devices or passwords ("access devices") in connection with your accounts. If anyone uses the access devices with your permission, or you voluntarily give your access device to someone you will be responsible for any charges made to the account even if you did not authorize a particular transaction. You agree to safely keep the access devices and not to record the access devices or otherwise disclose or make the access devices available to anyone other than authorized users of your account.

23. Transfer/Assignment restrictions Your accounts are not transferable or assignable without our prior written consent. Notice to us of a claim or interest, including without limitation, a security interest, in an account has no effect upon our rights and duties with respect to the account, and in the absence of our express agreement to the contrary or our receipt of an order of a court or administration agency of appropriate jurisdiction, we shall not be required to abide by the terms of the notice or any instructions given to us in connection with such a claim or notice.

24. Disclosure of Information/Legal Process We may disclose information about you and your accounts or transaction on your accounts (a) to third parties where it is necessary for completing transfers or tracing transactions, or resolving errors or claims; (b) to verify or disclose the existence, amount or condition of your accounts for third parties, such as credit bureaus, merchants, or other financial institutions; (c) pursuant to court orders and other legal process; (d) to comply with subpoenas, summonses, search warrants or requests from government agencies; (e) to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; (f) to other companies affiliated with us as provided below; (g) to other with your consent; and (h) otherwise in accordance with our privacy policy we provide to you. **We may share information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with our affiliates unless (1) you direct us at , Bank of Alma, 211 S Main Street, Alma, WI 54610, that such information is unrelated to your transactions or experiences with us and may not be shared by us with our affiliate (2) the information constitutes "medical information" as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a "consumer report" under applicable law.**

We shall not be liable to you for honoring garnishments, levies, or other legal process received by or served upon us which, in our opinion, apply or may apply to you accounts. Notice of such disclosure or process will be provided to you only when required by law. Any such process is subject to our security interest and right of set-off.

You authorize us to obtain information concerning your credit standing if you establish any account with us that is subject to withdrawal by check, draft, card or similar items, or from which you make electronic transfers or preauthorize transfers. You also authorize us to obtain information or make inquiries about you in connection with opening, maintaining or closing your account with us or offering other services to you.

25. Change of Address or Name and Notice You agree to advise us promptly, in writing, of any change of address or name. Notice from us to any one of you, whether such notice is by mail to the address maintained with us for the accounts or otherwise, shall constitute notice to all person having any interest in the accounts. We will retain any mail returned to us as undeliverable for a period of sixty days and may after that time destroy such mail.

26. Taxpayer Identification Number You agree to provide us with your Taxpayer Identification Number (TIN) and certify its authenticity before your accounts are opened or provide us with evidence of exemption satisfactory to the IRS. Unless we receive your certified TIN, we reserve the right to refuse to accept your initial deposit, pay interest on the balance, or permit withdrawals. Interest paid prior to receipt of your certified TIN will be subject to back-up withholding under IRS regulations.

27. Termination We reserve the right to close your accounts, with or without cause, at any time. You are responsible for any fees, charges or penalties and for the amount of any checks which are in process at the time your account is closed. You may, at any time, close the accounts after we have received notice and have had a reasonable opportunity to act on it. We may hold funds in your account to pay any of your outstanding debits before closing your account. If your account balance is zero, we may consider your account closed and we will have no further obligation to accept deposits or pay any items.

28. Set-off/Reimbursement To the extent not prohibited by law, we have the right to set-off against all or any part of the account's balances held in your name, either individually or jointly with another person, any debit any of you may owe us (without regard to the frequency or minimum amount limits). This right applies even if one or more of you with the right of withdrawal is not obligated to us on the debt. You agree to pay us immediately for any debt any of you owe us under this Agreement and we may use any legal remedy available to us to recover such amounts.

29. Direct Deposits If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government or any other person making a direct deposit, for any reason, you authorize us to deduct such amount from the account of from any other account you have with us without prior notice and at any time except as prohibited by law. We may also use any other legal remedy to recover such amount.

30. Wire Transfers If any portion of any wire transfer from or to your account is carried through Fedwire, our mutual rights and obligations will be governed by Regulation J of the Federal Reserve Board.

31. Prohibition on Unlawful Internet Gambling If you are a commercial depositor (that is, not a natural person), you acknowledge and agree that you are prohibited from conduction and will not conduct any transaction through any of your accounts or your relationships with us that involves a Restricted Transaction. A Restricted Transaction means any of the following transactions or transmittals involving any credit, funds instrument, or proceeds that the Unlawful Internet Gambling Enforcement Act of 2006 prohibits any person engaged in the business of betting or wagering from knowingly accepting, in connection with the participation of another person in unlawful Internet gambling: (a) credit or the proceeds of credit, extended to or on behalf of such other person (including credit extended through the use of a credit card); (b) an electronic funds transfer, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic funds transfer or money transmitting service, from or on behalf of such other person; or (c) any check, draft, or similar instrument that is drawn by or on behalf of such other person and is drawn on or payable at or through any financial institution.

32. Restrictive Legends The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

33. Stale-Dated Checks We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

34. Death or Incompetence You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

35. Credit Verification You agree that we may verify credit and employment history by any necessary mean, including preparation of a credit report by a credit reporting agency.

36. Legal Action Affecting Your Account If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

37. Security It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contract us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transaction which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

38. Telephonic Instructions Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you gave us via facsimile transmission or leave by voice mail or on a telephone answering machine.

39. Claim of Loss If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks, or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you receive or are entitled to recover from these other sources.

40. General All transactions on your accounts shall be subject to applicable federal and internal Wisconsin laws and regulations, except to the extent such state laws are preempted by federal laws, these Rules and any other rules or

agreements governing or referring to the accounts, including but not limited to, powers of attorney, payable on death designations, account agreements, overdraft agreements, debit card rule, account designation cards, certificates of deposit, IRA, Keogh and similar agreements, fund availability rules, and depository agreements. Your account may be subject to other terms printed on account designation card, account agreements, certificates of deposit, internet, electronic or phone banking agreements or other agreements applicable to our account with us. In cases of inconsistency or conflict between the other rules or agreements and these Rules, the other Rules or agreements governing or referring to the accounts will control.

To prevent check forgeries, we may from time to time offer you various fraud detection programs or services. You understand and agree that if you decided not to implement a check fraud detection program or services available to you, you will not assert any claim against us that could have been prevented if you had implemented such program or services.

41. Amendment From time to time, we may amend or change interest rates, these Rules, and our fees and service charges. Amendments or changes shall be effective after any of the following: (a) notice of amendment or changes is mailed or delivered to your current address in our files, or (b) notice of amendment or change is posted in the lobbies of our offices for a reasonable period of time. These terms and conditions will also be changed by the terms of any written supplements, regulations, or agreements given to you at the time of account opening before or after the change, at our options and subject to applicable law. Your continued use of your account after the effective date of any amendments or change to the rules governing your account is deemed to show your acceptance of such amendments or changes. A change in our interest rates, fees or service charges does not constitute an amendment of these Rules.

42. Agreement When you open an account with us, each of you, by signing the account designation card, agrees to be governed by these Rules. These Rules take the place of any other account rules you may have received from us prior to this date. Each of you agrees to hold us harmless for any action of the other concerning the account. Each of you agrees to be jointly and severally liable for fees, charges, overdrafts and any other debts relating to the account and any account deficit resulting from fees and charges, overdrafts and any other debts relating to the account whether caused by you, another person authorized to withdraw from the account, or a third party claiming an interest in the account, together with the costs we incur to collect the deficit including, to the extent not prohibited by law, our reasonable attorneys' fees, regardless of whether you benefited from the transaction or initiated the transaction.

43. Liability We are not liable to you for any claims, damages or expenses in connection with these rules if such claims, damages or expenses result from causes beyond our control. Examples of such causes are computer and equipment failures, outages or downtime and delays in processing items, credits or debits due to causes other than our negligence. We are not liable to you for any consequential damages you incur except for wrongful dishonor or as otherwise provided by applicable law.

44. Waiver Each of the rights, remedies and benefits provided by these Rules are cumulative and do not exclude any rights, remedies and benefits allowed by law. We do not give up any rights under these Rules by delaying or failing to exercise them. In the event a court of law finds any of these Rules are unenforceable, the remaining Rules will remain in effect.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For

example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Pre-authorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Pre-authorized payments.** You may make arrangements to pay certain recurring bills from your checking account.
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

24 Hour Banking Telephone Transfers – types of transfers – You may access your account by telephone (608) 685-2400 using your personal identification number, a touch tone phone, and your account numbers, to:

- Transfer funds from checking to checking or savings
- Transfer funds from savings to checking or savings
- Get information about:
 - The account balance of checking, savings, certificate, and loan accounts
 - Recent deposits to checking or savings accounts

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for pre-authorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

DOCUMENTATION

- **Pre-authorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (608) 685-4461 to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement from us for your checking accounts.

For passbook accounts, if the only possible electronic transfers to or from your account are pre-authorized credits, we do not send periodic statements. You may bring your passbook to us and will record any electronic deposits that were made since the last time you brought in your passbook.

PRE-AUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
 - Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
 - We will charge you for each stop-payment order you give. (See Common Fees)

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of pre-authorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
- **Stop payments may not be placed** on any ATM, POS or debit card transaction.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If circumstances beyond our control (such as a fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
4. There may be other exceptions stated in our agreement with you.
5. If the automated teller machine where you are making the transfer does not have enough cash.
6. If the (terminal) (system) was not working properly and you know about the breakdown when you started the transfer.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. As explained in the separate Privacy Disclosure.

Contact in event of unauthorized transfer. You should call the number in this brochure or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In case of errors or questions about your Electronic Transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale

transaction or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

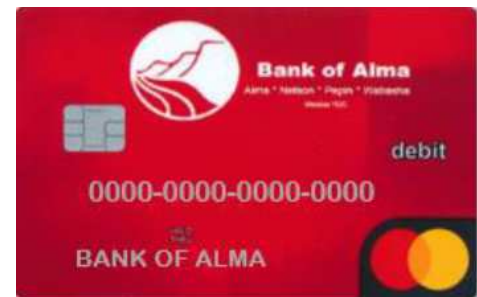
You may ask for copies of the documents that we used in our investigation.

If a notice of error involves unauthorized use of your debit card with the Mastercard logo, then the additional applicable Mastercard rule or error resolution shall also apply.

Bank of Alma
P.O. Box 247, Alma, WI 54610
Business Days Monday through Friday
Excluding Federal Holidays
*Alma 608-685-4461 *Nelson 715-673-4351
*Pepin 715-442-2311 *Wabasha 651-565-2627

BANK OF ALMA CHECKCARD

Please refer to our separate Check Card rules and disclosures which are given at the time of application.



FUNDS AVAILABILITY DISCLOSURE

Our policy is to make funds from your deposits available to you on the first business day after the day we receive the deposit. Once they are available you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and Federal holidays. If you make a deposit before 3:30 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:30 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then

not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from the deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfer, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit Slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Please Note That even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

Here is a list of the consumer deposit accounts we offer. Rates are listed on the last panel for those accounts you opened or asked about. Also please notice the panel of common fees and transaction limitations.

REGULAR CHECKING

Minimum balance to open the account – You must deposit \$100 to open this account.

Minimum balance to avoid imposition of fees – A minimum balance service charge of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$100 any day of the cycle. A per check charge of 20¢ will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 20 items per statement cycle.

FREE CHECKING

Minimum balance to open the account – No minimum balance to open account, no per check charge, no monthly service charge.

PREMIER CHECKING

Minimum balance to open the account – No minimum balance to open account and no per check charge. **Fees:** based on the type of accidental death insurance plan you choose there is a monthly fee of either \$6, \$7 or \$8.

CHRISTMAS CLUB

Variable Rate Account: Your interest rate and annual percentage yield may change.

Frequency of rate change: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be paid daily, and credited to your account at maturity. If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open account: \$5.00.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

No withdrawals are allowed. A check will be sent in October for amount you deposited plus interest.

PASSBOOK SAVINGS (REGULAR & JUNIOR SAVERS)

Variable Rate Account: Your interest rate and annual percentage yield may change.

Frequency of rate change: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be paid daily, compounded quarterly and credited to your account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open account: \$50 for age 18 and over and \$25 for Junior Savers (under 18 years of age).

Minimum balance to avoid imposition of fees: A minimum balance service charge of \$2.00 will be imposed quarterly if the balance in the account falls below \$50* any day of the period. (*Junior Savers are exempt from the fee, however at the age of 18 the account will automatically convert to regular passbook savings).

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Other fees: A \$2.00 fee is imposed on lost passbooks.

IRA VARIABLE SAVINGS

Variable Rate Account: Your interest rate and annual percentage yield may change.

Frequency of rate change: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month, if you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open account: \$100.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day when the bank receives credit for the deposit.

Other fees: There is a \$25.00 fee for a transfer or rollover going out of the bank. Bank may require 60-day notice for transfer to outside institution. Other penalties apply for early withdrawal of an Individual Retirement Account as set by the Internal Revenue Service.

MONEY MARKET DEPOSIT ACCOUNT (MMDA)

Variable Rate Account: Your interest rate and annual percentage yield may change.

Frequency of rate change: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month. If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open account: \$1,000.

Minimum balance to avoid imposition of fees: A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,000 any day of the cycle.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day when the bank receives credit for the deposit.

Transaction limitations: Transfer from a Money Market Deposit Account to another account or to third parties by Pre-authorized, automatic, or telephone transfers are limited to six per statement cycle.

NOW ACCOUNT

Variable Rate Account: Your interest rate and annual percentage yield may change.

Frequency of rate change: We may change the interest rate on your account at any time.

Determination of rate: at our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account every month. If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open account: \$500.

Minimum balance to avoid imposition of fees: A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$500 any day of the cycle.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day when the bank receives credit for the deposit.

CERTIFICATES OF DEPOSIT

Rate Information: You will be paid the disclosed interest rate until first

Maturity on _____

Compounding and crediting frequency: Interest will be compounded:

at maturity; semiannually; annually.

Interest will be paid to you _____.

Minimum balance to open the account: You must deposit \$1,000 to open this account. "Specials" may require a higher minimum balance.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You may withdraw only interest credited in the term before maturity of that term without penalty. You may withdraw interest only on the crediting dates.

Early Withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

- If your account has an original maturity of less than one year, the fee we may impose will equal three months' interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of one year or more, the fee we may impose will equal six months' interest on the amount withdrawn subject to penalty.
- Depository institutions are to invade the principal of the account, if necessary, to impose the early withdrawal penalty.

There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty.

Withdrawal of interest prior to maturity: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account: This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew, you withdraw the funds in the account at maturity (or within the grace period mentioned below, or we receive written notice from you within the grace period mentioned below.) Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty.

Non-automatic renewable time account: This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

COMMON FEES:

Here is a list of fees that apply to all or several accounts:

Account Activity Printout	\$2.00
ACH Stop Payment	\$25.00
Balance Bank Statement, per statement \$5.00	
Bank Wire Transfers/International	\$20.00/\$40.00
Cashier's Checks	\$4.00
Certified Checks	\$5.00
Checks, Fee depends on style of check you select	
Checkcard Annual Fee per Account	\$10.00
Replace Checkcard	\$5.00
Dormant Account Fee	\$5.00
<i>This fee is charged each month if the balance is under \$50.00. An account is dormant if no deposits or withdrawals are made to the account for 12 months.</i>	
Drill Safe Deposit Box Open	\$100.00
Duplicate Copy, per item	\$5.00
Item Returned to Bank Unpaid	\$10.00
Legal Process on Account	\$35.00
Lost Passbook	\$2.00
Overdrafts/ NSF, per check at each presentment	\$25.00
• The same unpaid item may result in multiple NSF fees.	
• Over 1,000 \$25 per check, plus \$3 per thousand.	
• Overdraft/NSF fees applies to overdrafts created by	
o check,	
o in-person withdrawal,	
o ATM withdrawal,	
o or other electronic means, such as ACH.	
Personal Money Orders up to \$499	\$2.00
Personal Money Orders \$500 and over	\$3.00
Process Foreign Check, per item	\$20.00
Safe Deposit Replacement Key	\$20.00
Special Statement/Copy	\$5.00
Stop Payment per check	\$25.00
Stop Payment Lost checkbook	\$50.00
Research (per hour, 1 hour minimum)	\$45.00
Transfer Agreement – Overdrafts	\$5.00

The above applies on all accounts at the Bank until further amended by the Bank in accordance with the Bank's Term and Conditions. Changes may be made at any time and will be posted in the lobby of the Bank 30 days prior to effective date. Changes in these fees does not constitute the need for a new agreement.

We reserve the right to at any time require not less than 7 days-notice in writing before each withdrawal from an interest-bearing account other than a time deposit.

**Accessing your account is
Just a click away**

www.bankofalma.net

- ❖ Retrieve Statements
- ❖ Receive Account Information
- ❖ Transfer Funds
- ❖ Make Loan Payments
- ❖ See Current Transactions
- ❖ 24-hours a day from your personal computer

Enrollment forms to sign up for Internet Banking can be downloaded or picked up at any one of our locations.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure.

- Regular Checking
- Free Checking
- Premier Checking
- Christmas Club Rate _____%APY _____%
- Passbook Savings/Junior Savings**
 - The Interest rate for this account is%
 - With annual percentage yield (APY) of%
- IRA Variable Savings **
 - The interest rate for this account is%
 - With annual percentage yield of
- MMDA**
 - The interest rate for this account is%
 - With annual percentage yield of
- NOW Account**
 - The interest rate for this account is%
 - With annual percentage yield of

Certificates of Deposit:

Term	\$1,000 or more Interest Rate/APY	\$50,000 or more Interest Rate/APY
<input type="checkbox"/> 182 days	_____% _____%	_____% _____%
<input type="checkbox"/> 1 Year	_____% _____%	_____% _____%
<input type="checkbox"/> 2 Year	_____% _____%	_____% _____%
<input type="checkbox"/> 3 Year	_____% _____%	_____% _____%
<input type="checkbox"/> 5 Year	_____% _____%	_____% _____%
<input type="checkbox"/> IRA 18 mo.	_____% _____%	_____% _____%
<input type="checkbox"/> IRA 36 mo.	_____% _____%	_____% _____%

Special \$ _____ Minimum Rate _____% APY _____%
Term _____.

The interest rate on your account is _____% with an annual percentage Yield of _____%. You will be paid this rate until first maturity.

Your _____ account will mature on _____.
And it will will not automatically renew. The new maturity date will be _____. The interest rate and annual percentage yield have not yet been determined. They will be available at maturity. Please call us at one of the numbers below to learn the interest rate and annual percentage yield for your new account.

Interest Rates and Annual Percentage Yields are accurate as of:

Fees could reduce earnings on some accounts.
** Rates may change after the account is opened.

**24 Hour Phone Banking
608-685-2400**

~ NIGHT DEPOSITORY ~

We have Night Depository Available at each of our locations for your convenience for banking any hour of the day, 24 hours a day!



PERSONAL SERVICE HOURS

ALMA – 211 S. Main Street
 P.O. Box 247 Alma, WI 54610-0247
 (608) 685-4461 • Fax: (608) 685-3254

~Monday-Thursday~

Lobby 7:30
 a.m. – 4:30 p.m.

~Friday~

Lobby 7:30
 a.m. – 5:00 p.m.

~Saturday~

Lobby 8:00 a.m. –
 11:30 a.m.

NELSON – 104 N. Main Street
 P.O. Box 62 Nelson, WI 54756-0062
 (715) 673-4351 • Fax: (715) 673-4352

~Monday-Thursday~

Lobby 8:30 a.m. – 12:30 p.m. 1:30 p.m.– 3:30
 p.m.
 Drive-up 8:00 a.m. –
 4:30 p.m.

~Friday~

Lobby 8:30 a.m. – 12:30 p.m. 1:30 p.m.– 4:30
 p.m.
 Drive-up 8:00 a.m. –
 5:00 p.m.

~Saturday~

Drive-up 8:00 a.m. –
 11:30 a.m.

PEPIN – 419 2nd Street
 P.O. Box 246 Pepin, WI 54759-0246
 (715) 442-2311 • Fax: (715) 442-2467

~Monday-Thursday~

Lobby 8:00
 a.m. – 4:30 p.m.

~Friday~

Lobby 8:00
 a.m. – 5:00 p.m.

~Saturday~

Lobby 8:00 a.m.
 – 11:30 a.m.

WABASHA – 730 Pembroke Ave.
 P.O. Box 150, Wabasha, MN 55981-0150
 (651) 565-2627 • Fax: (651) 565-2656

~Monday-Thursday~

Lobby 8:00
 a.m. – 3:30 p.m.
 Drive-up 7:30
 a.m. – 5:00 p.m.

~Friday~

Lobby 8:00
 a.m. – 5:00 p.m.
 Drive-up 7:30
 a.m. – 6:00 p.m.

~Saturday~

Lobby 8:00 a.m.
 – 11:30 a.m.
 Drive-up 8:00 a.m.
 – 12:00 p.m.

Thank You For Your Business!