TRUTH-IN-SAVINGS DISCLOSURE

Bluff View Bank, 16893 South Main Street, Galesville, WI 54630

DATE	ACCOUNT NUMBER	ACCOUNT TYPE
November 22, 2022		Kasasa Cash Back

YOUR MINIMUM DEPOSIT, TIME AND BALANCE REQUIREMENTS:
To open this account, you must deposit at least $50.00.

STATEMENT FREQUENCY:
The statement period is monthly.

HOW TRANSACTIONS ON THIS ACCOUNT ARE LIMITED:
To earn your rewards, just do the following transactions and activities during each Monthly Qualification Cycle: *Have at least 12 debit card transactions post and settle to your account; *Log in to your Online Banking or Mobile App at least once; *Receive an e-statement for your Kasasa Cash Back account. See also "Additional Fees and Terms for this account".

See page 2 for additional disclosures.

SCHEDULE OF FEES AND CHARGES

$20.00	Account Balancing / Research Fee (per hour)
$5.00	Automatic Transfer Fee
$5.00	Cashier Checks Fee
$5.00	Continuous Overdraft Charge
$3.00	Copy of Statement, Check, Ticket Fee
$7.50	Debit Card Replacement Fee
$10.00	Deposit Item Return Fee
$5.00	Duplicate Monthly Statement Fee
$3.50	Fax Service First Page Fee
$1.50	Fax Service Subsequent Pages Fee
$20.00	Foreign Currency Purchase Fee
$20.00	Foreign Currency Sale Fee
$12.50	Foreign Item Cashed/Deposited Fee
$10.00	Foreign Item Return Fee
$3.00	Image Return Fee (per month)
$5.00	Inactive Account Fee
$31.00	Overdraft Charge (per item/per presentment)
$3.00	Paper Statement Fee (per month)
$3.00	Personal Money Order Fee
$31.00	Returned Check Charge (per item/per presentment)
$31.00	Stop Payment Fee
$10.00	Wire Transfer Fee Incoming
$20.00	Wire Transfer Fee Outgoing
$55.00	Wire Transfer Fee Outgoing International

ADDITIONAL FEES AND TERMS FOR THIS ACCOUNT

Check printing fee depends on style of checks ordered.
Continuous Overdraft Charge: If your account is overdrawn > $31.00 for any two consecutive business days, you will be charged a $5.00 continuous overdraft charge on each business day after two that your account remains overdrawn but no transactions post.
Inactive Account Fee: If your account is inactive for 6 months and the balance is below $100.00, a $5.00 monthly inactive account fee will be assessed to the account.
Overdraft Charge/Returned Check Charge: A fee may be imposed for overdrafts created by checks, in person withdrawals or by other electronic means, as applicable.
*Under the Operating Rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, Bluff View Bank is not required to give next day notice to you of receipt of an ACH item. However, the Bank will continue to notify you of the receipt of payments in the periodic statements we provide to you.
*If all Qualifications are met during the Monthly Qualification Cycle, you will receive the following rewards: 1) 3.00% cash back on up to a total of $300 debit card purchases that post and settle to the account during that cycle period of up a maximum cash back earned of $9.00 per Monthly Qualfication Cycle and 2) you will receive reimbursements up to an aggregate total of $25 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of $5.00 or higher. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within 60 calendar days of the withdrawal transaction. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current Statement Cycle through one (1) business day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which we provide your statement of account activity. Transactions may take one (1) or more Business days from the date the transaction occurred to post and settle to the account. ATM-processed transactions do not count towards rewards. When your Kasasa Cash Back qualifications are NOT met, cash back on debit card purchases is not paid AND nationwide ATM withdrawal fees are not reimbursed. This account is intended to be your primary checking account in which payroll transactions and day-to-day spending transactions are posted and settled. Cash Back payments and ATM withdrawal fee refunds will be credited to the account on the last day of the Statement Cycle. If you have a linked Kasasa Saver account, any rewards and refunds due will automatically be deposited to the linked Kasasa Saver account on the last day of the current Statement Cycle. If the account is closed, you will forfeit any rewards that have not been credited to your account; any optional add-on products/services associated with this account will be cancelled.

This deposit is transferable only with the permission of the bank.
See your contract documents for the specific terms and conditions of your account.