

**TRUTH-IN-SAVINGS DISCLOSURE**  
Bluff View Bank, 16893 South Main Street, Galesville, WI 54630

DATE	ACCOUNT NUMBER	ACCOUNT TYPE
April 29, 2024		Kasasa Cash

**HOW WE DETERMINE THE INTEREST RATE:**

The interest rate and annual percentage yield are shown below.  
Your interest rate and the 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.

**TIERED RATE ACCOUNTS - TIERING METHOD B:**

If you meet the Qualifications listed below in a monthly qualification cycle then:  
If your daily balance is \$10,000.00 or less, the interest rate paid on the entire balance in your account will be 2.470% with an annual percentage yield of 2.50%.  
An interest rate of .250% will be paid only for that portion of your daily balance that is greater than \$10,000.00. The annual percentage yield for this tier will range from 2.50 to .25%, depending on the balance in the account.

**The Qualifications are:**

To earn your rewards, just do the following activities in your Kasasa Cash account during each Monthly Qualification Cycle: \*Have at least 12 debit card transactions post and settle to your account; \*Log in to your Online Banking account or Mobile App at least once; \*Receive an e-statement for your Kasasa Cash account. In addition to the interest earned, if all Qualifications are met during the Monthly Qualification Cycle, 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. Transactions and activities may take one (1) or more business days from the date the transaction or activity occurred to post and settle to the account. ATM-processed transactions do not count towards earning rewards. Interest earned and ATM withdrawal fee refunds will be credited to the account on the last day of the current Statement cycle. If you have a linked Kasasa Saver account, any interest and refunds paid will automatically be transferred to the linked Kasasa Saver account the business day after posting to the Kasasa Cash account.

"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. In addition to lower interest rate defined below, nationwide ATM withdrawal fees will not be reimbursed if qualifications are not met.

If you do not meet the Qualifications listed above for a particular monthly qualification cycle, then:  
The interest rate on the entire balance in your account will be .010% with an annual percentage yield of .01%

**HOW WE COMPOUND AND CREDIT YOUR INTEREST:**

Interest will be compounded monthly.  
Interest will be credited to your account monthly.

**YOUR MINIMUM DEPOSIT, TIME AND BALANCE REQUIREMENTS:**

To open this account, you must deposit at least \$50.00.

**HOW WE COMPUTE THE BALANCE TO DETERMINE YOUR INTEREST:**

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

**ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH:**

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**STATEMENT FREQUENCY:**

The statement period is monthly.

The interest rate and annual percentage yield are accurate as of the date shown above. You may call 608-582-2233 to obtain current rate information.

## 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.

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled. Commensurate with the spending activities identified, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and may not count toward earning the account's rewards.

Bluff View Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications and/or does not have consistent active use may have their accounts converted to a HomeFREE checking account or closed altogether. We also reserve the right to convert the account to a HomeFREE checking account if the account fails to qualify for rewards over 6 consecutive Statement Cycles.

Rates are variable and at our discretion may change after account is opened without notice to you.

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

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