

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 to 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's license or other identifying documents.

FUNDS AVAILABILITY POLICY**YOUR ABILITY TO WITHDRAW FUNDS**

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

Funds you deposit by check may be delayed for a longer period under the following circumstances:

(1) We believe a check you deposit will not be paid. (2) You deposit checks totaling more than \$5,000 on any one day. (3) You redeposit a check that has been returned unpaid. (4) You have overdrawn your account repeatedly in the last six months. (5) 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 THIRD 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 to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5000 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 \$5000 (other than a U.S. Treasury check) is not made in person to one of our employees; the first \$5000 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 FIFTH business day after the day of your deposit.

Special Provisions

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 ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would not then be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited. If you have questions about your deposits, contact us at (800) 357-6246.

Deposit Account Rules

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. 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 or business day, your funds will be available within two business days. 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 clearinghouse 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 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 may be charged against any account you have with us regardless whether the other depository institution returned the item before its midnight deadline. If an item deposited in your account has been paid by the depository institution on which it is drawn and that depository institution later returns the item to us claiming that it was altered, forged, unauthorized, over-encoded or should not have been paid for any other reason, we may withhold the amount of the item from your account until that claim is finally resolved.

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.

When 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 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 Clearinghouse Association and the Wisconsin Automated Clearinghouse 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 settlement or otherwise have received payment, and we are entitled to a refund of the amount credited to any account if such settlement or payment is not received by us. 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 payment 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 the sender even if the number identifies a person(s) different than the person(s) named by the sender.

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 preauthorized orders from you to withdraw or transfer pursuant to such instruction even if the withdrawals or transfers 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 from time to time. As of the preprinted date of these Rules, Federal law limits preauthorized and automatic transfers and withdrawals (including telephone transfers) from savings and money market accounts to per month. For money market accounts, no more than 3 of the 6 may be made by check, draft, debit card or similar order to third parties. Activity in excess of applicable restrictions may be grounds for closing an account or removing an account's transaction and check privileges. 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 an 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 also reserve the right to limit the number of withdrawals or debits to the accounts. 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 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 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. 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.

Fees for postdated check notices are included in our fees schedules. We will not have a duty to act on a postdated check notice until you have given us both the number and the exact amount of the item as well as the date it was written and the name of the payee and we have had a reasonable opportunity to take action prior to payment of the item. The number and the amount must be exactly correct to enable our computer system to match the item to your postdated check notice. We may return and not pay postdated items regardless of when we receive them. All oral notices will expire after 14 calendar days from the date we receive the notice unless you confirm the notice in writing to us at our address within the 14 day period. Written notices will be effective for six months from the date of the written notice unless you renew the notice in writing to us at our address for another six months.

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 "presentment notice" from a bank where a check which you have written was deposited or cashed. This means that that depository institution will be forwarding the check to us for payment. When we receive that depository institution's presentment 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 option, 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 not impose an overdraft charge or returned check charge but 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 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

Deposit Account Rules cont.

returned check charges. 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 any order convenient to us.

6. **Reversal.** You may 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, if you want to reverse a debit, this means you must give us a written statement under penalty or perjury within 15 days after you get information from us that reflects that debit. In your statement you must declare and swear under oath that the debit was not authorized by you. If we receive your statement within the 15-day period, we will recredit your account for the amount of the payment. This right of reversal is in addition to any applicable right to stop payment. We may require you to submit written statements under penalty or 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. 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 request. 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 endorse 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. Except as required by law, we reserve the right to pay interest only on collected balances and only from the date of collection, not to pay interest on accounts open for less than 90 days, and not to pay interest accrued but not credited at the time an account closes. 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 7 years after receipt of the 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 legible and available. All statements, notices, cancelled 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 checks. If you fail to notify us within the time specified, you are precluded from asserting the unauthorized signature or alterations against us. Subject to paragraph 6 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 charges within 30 days of the date we mail or make available to you your statement and checks. These materials shall be deemed given when mailed by us. 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 presentation 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. **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 your P.O.D. Beneficiary, 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.

13. **Agent.** Subject to compliance with our procedures, all of you acting jointly may designate one or more agents with such authority to act with respect to your accounts as is authorized in the document designating the agent. Any designation of agent shall be executed in a document approved by us and shall be deemed an agency relationship governed by Chapter 705, Wis. Stats. We accept no responsibility or obligation to supervise or review the use of accounts by agents.

14. **Stop Payment Orders.** When placing a stop payment order, you agree to indemnify us and hold us harmless for all expenses, costs, and attorney fees incurred by us due to our refusal to pay the item. Fees for stopping payment are included in our fees 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 the exact amount of the item as well as the date it was written and the name of the payee and we have had a 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 cancelled by you. A verbal order is effective for 14 days, unless confirmed in writing within that time. Stop payment orders received after regular banking, 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. Stop payment orders must be received at our location where the account is held. If you have preauthorized us to make payments out of an account, stop payment orders must be received by us at least 3 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 canceling the authorization.

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.

15. **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.

16. **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 expedited recredit within ten business days after the banking day on which we received your timely oral claim.

17. **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.

18. **Inactive Accounts.** If no deposits or withdrawals are made or if you do not write to us indicating an interest in an account for 5 consecutive years, the account may be resumed abandoned and paid to the State as required by law.

19. **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.

20. **Use of Access Device.** 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, you will be responsible for any charges made to the account. You agree to safely keep the access devices and not to record the access devices or otherwise disclose or make the access device available to anyone other than authorized users of your account.

21. **Transfer/Assignment Restrictions.** Your accounts are not transferable or assignable without 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 administrative 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.

22. **Disclosure of Information/Legal Process.** We may disclose information about you and your accounts or transactions on your accounts as described in our privacy policy. The privacy policy is sent to you annually and provided with new

accounts, as well as on our website.

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 your 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 preauthorized transfers.

23. **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 persons having any interest in the accounts.

24. **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.

25. **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.

26. **Set-off.** To the extent not prohibited by law, we have the right to set-off against all or any part of the accounts balances held in your name, either individually or jointly with another person, any debt 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.

27. **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 or 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.

28. **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.

29. **General.** All transactions on your accounts shall be subject to applicable federal and 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, debit card rules, account designation cards, certificates of deposit, IRA, Keogh and similar agreements, funds availability rules, and depository agreements. Your account may be subject to other terms printed on account designation cards, account agreements, certificates of deposit, internet, electronic or phone banking agreements or other agreements applicable to your 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 account will control.

30. **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 change is mailed or delivered to your current address in our files, or (b) emailed to you if you agree to receive notices via email. 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 option and subject to applicable law. A change in our interest rates, fees or service charges does not constitute an amendment of these Rules.

31. **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 or another person authorized to withdraw from the account, together with the costs we incur to collect the deficit including, to the extent not prohibited by law, our reasonable attorneys' fees.

32. **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.

33. **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.

34. **Other Provisions.**
HSA Bank
Toll-free 7am-7pm
Monday-Friday
Central Standard Time
(800) 357-6246