



Sunflower Bank
First National 1870

ELEVATION CHECKING ACCOUNT DISCLOSURE

ACCOUNT IDENTIFIER

- The Elevation Checking is a account with value added benefits and discounts designed to help you save.

MINIMUM BALANCE REQUIREMENT

- A deposit of \$100 is required to open this account. There is no minimum daily balance to maintain.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** Your Elevation Checking Account is subject to a monthly account maintenance fee of \$6.00
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.
- **FEE SCHEDULE EXCEPTION**

Account maintenance fees on new accounts are waived for the first statement cycle when the first statement cycle period is less than 30 days.

TRANSACTION LIMITS

The Elevation Checking account allows for unlimited deposits and withdrawals.

STATEMENT OPTIONS

- Monthly Statements (*including images of deposit tickets and written checks*) are included at no charge when the statement is delivered to you electronically via our eStatement service.
- **PAPER STATEMENT FEE**
 - Paper statements will be provided for a monthly fee of \$2.00. This fee will be waived if the primary account owner is 71 years of age or older.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following complementary services:

- VISA® Debit Card
- SunNet Personal Online Banking including Bill Payment and Mobile App.
- Sunflower Bank VISA® Credit Card with no annual fee. (*subject to credit approval*)
- BaZing Possibility+ (*See the Benefits Reference Guide for complete terms and conditions of each benefit*)
 - **Personal Identity Theft Reimbursement Benefit*:** A \$2,500 lifetime benefit is divided equally among joint account holders.
 - **Cell Phone Protection*:** Maximum benefit \$400 per claim and \$800 per 12-month period.
 - **Travel Accidental Death Insurance*:** This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile.
 - **Roadside Assistance:** The benefit provides roadside service for up to \$80 per occurrence limit.
 - **Buyer's Protection And Extended Warranty*:** The benefit will replace, repair or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of new items. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 180-days after purchase of the product. It also doubles the product warranty period up to one year.
 - **Health Savings Card:** This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers.
 - **Savings Network:** BaZing offers a complete network of savings that provides you with both national and local discounts.

*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

Additional disclosure information and a list of common fees are located on the back of this sheet.

RATE INFORMATION: This account does not earn interest.

BALANCE COMPUTATION METHOD: Not applicable to this account

COMPOUNDING AND CREDITING OF INTEREST: Not applicable to this account

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH: Not applicable to this account

ADDITIONAL ACCOUNT INFORMATION: Not applicable to this account

COMMON FEES

Your account is subject to the following fees:

Early Account Closure Fee There will be a charge for closing your account within 180 days of opening	\$30.00
Visa® Debit Card Replacement	\$10.00
ATM Withdrawals at Automatic Teller Machines ATM Transactions at Sunflower Bank & First National 1870 owned ATM's ATM Transaction Fee	Included \$2.00
Insufficient Funds NSF/OD Fee Returned – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account and Returned Unpaid, <i>Per Item</i>	\$36.00
NSF/OD Fee Paid – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account that are Paid, <i>Per Item</i>	\$36.00
Extended Overdrawn Balance Fee (Extended OD Bal Fee) – Fee assessed when account is overdrawn for 10 consecutive business days	\$25.00
Chargeback Fee Per Item Fee	\$15.00
Per Hour Research Fee (<i>when required to identify the account the item was deposited to</i>)	\$30.00
Stop Payment Fee Stop Payment of a check or electronic debit	\$36.00
Dormant Fee If your account has no activity* for 182 days and the balance is \$499.99 and less, a monthly fee will be charged. *Activity is defined as either a deposit or a withdrawal from the account (<i>not to include interest that is compounded to the account</i>).	\$10.00

Please see our Personal Services Fee Schedule for a list of additional services available to bank customers and any associated fees.