



## PINNACLE CHECKING ACCOUNT DISCLOSURE

### ACCOUNT IDENTIFIER

The Pinnacle Checking is an interest-bearing (NOW) account filled with generous perks, discounts and value added account benefits.

### MINIMUM BALANCE REQUIREMENT

- A deposit of \$100 is required to open this account.
- A minimum daily balance of \$2,000 is required to avoid the imposition of the monthly Account Maintenance Fee for the statement cycle.
- There is no daily minimum balance requirement to meet before you earn interest.
- An account is considered closed when the ledger balance is zero.

### FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** Your Pinnacle Checking Account is subject to a monthly account maintenance fee of \$10.00. This fee is waived when you maintain a minimum daily balance of \$2,000 or you are a member of the First Ladies or Club Vogue programs.
- **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 Pinnacle Checking Account is an interest bearing NOW account. The Bank reserves the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the account.

### 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**

If your daily collected balance is more than \$0, the interest rate paid on the collected balance in your account will be \_\_\_\_\_% with an annual percentage yield (APY) of \_\_\_\_\_%.

Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time.

The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

**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 daily collected balance in your account each day.

**COMPOUNDING AND CREDITING OF INTEREST**

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

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

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**ADDITIONAL ACCOUNT INFORMATION**

The Pinnacle Account consists of two sub-accounts, a NOW Account and a Money Market Account, which are treated as one for the purpose stated in this disclosure as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

**COMMON FEES**

Your account is subject to the following fees:

<b>Early Account Closure Fee</b> There will be a charge for closing your account within 180 days of opening	\$30.00
<b>Visa® Debit Card Replacement</b>	\$10.00
<b>ATM Withdrawals at Automatic Teller Machines</b> ATM Transactions at Sunflower Bank & First National 1870 owned ATM's ATM Transaction Fee	Included \$2.00
<b>Insufficient Funds</b> <b>NSF/OD Fee Returned</b> – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account and Returned Unpaid, <i>Per Item</i>	\$36.00
<b>NSF/OD Fee Paid</b> – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account that are Paid, <i>Per Item</i>	\$36.00
<b>Extended Overdrawn Balance Fee (Extended OD Bal Fee)</b> – Fee assessed when account is overdrawn for 10 consecutive business days	\$25.00
<b>Chargeback Fee</b> Per Item Fee	\$15.00
Per Hour Research Fee ( <i>when required to identify the account the item was deposited to</i> )	\$30.00
<b>Stop Payment Fee</b> Stop Payment of a check or electronic debit	\$36.00
<b>Dormant Fee</b> If your account has no activity* for 730 days and the balance is \$499.99 and less, a monthly fee will be charged. <i>*Activity is defined as either a deposit or a withdrawal from the account (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.