

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

There is no minimum daily balance to maintain. An account is considered closed when the ledger balance is zero.

DORMANT/INACTIVE ACCOUNT INFORMATION. If your account has no activity for 182 days and the balance is \$499.99 and less, a \$10.00 monthly fee will be charged. Activity is defined as either a deposit or withdrawal from the account (not to include interest that is compounded to the account),

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The Elevation Checking is an account with value added benefits and discounts designed to help you save.

OTHER ACCOUNT PRIVILEGES AND SERVICES. You are entitled to the following complementary services:

VISA® Debit Card

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)

- **Billshark**** bill negotiation and subscription cancellation service.
- **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.
- **Cell Phone Protection*:** Maximum Benefit \$600 per claim and \$1,200 per 12-month period
- **Financial Wellness**** Powered by Gentro, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.
- **Health Savings Card:** This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers.
- **Identity and Credit Monitoring with Credit Report****
- **Personal Identity Theft Reimbursement Benefit*:** A \$2,500 lifetime benefit is divided equally among joint account holders.
- **Pet Insurance**** at Reduced Rates
- **Roadside Assistance:** The benefit provides roadside service for up to \$80 per occurrence limit.
- **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.

**Billshark, Financial Wellness, Pet Insurance, and Identity Monitoring and Credit Monitoring each require additional activation to begin.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ACCOUNT SPECIFIC FEE SCHEDULE.

- **ACCOUNT MAINTENANCE FEE:** Your Elevation Checking Account is subject to a monthly account maintenance fee of \$8.00
- **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.

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 when the primary account owner is 71 years of age or older.