

ACHIEVEMENT CHECKING

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

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

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The Achievement Checking account is specifically designed for individuals who do not meet our standard deposit account qualifications. Customers who maintain their account in good standing for a minimum of 12 months will convert to a traditional checking account.

PROGRAM DISCLOSURES AND REQUIREMENTS.

The Achievement Checking account is available to those individuals who are unable to open a traditional checking account due to a negative ChexSystems® report if the account(s) reported to ChexSystems are not classified as fraud and have been paid in full. Customers must maintain their Achievement checking account in good standing. An account will be deemed “not in good standing” if any combination of two (2) or more check, ACH or debit card debit transactions are presented while the account is included in the Achievement Checking account that causes or would cause the account to become overdrawn if paid. If this occurs, the debit card will be deactivated, and the customer will be notified that the account must be closed. Customers who maintain their account in “good standing” will receive notification of satisfactory completion of the Achievement Checking account shortly after the 12-month anniversary of the account opening date. This notification will include required account conversion disclosures along with any additional account benefit information related to the new checking account their account will be converting to and the date the account conversion will occur. This account is excluded from any “new checking” promotion that may be occurring at the time of account opening.

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 Personal Identity Theft Reimbursement Benefit*: A \$1,000 lifetime benefit is divided equally among joint account holders. (*See the Benefits Reference Guide for complete terms and conditions*).

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

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 Achievement Checking Account is subject to a monthly account maintenance fee of \$5.00
- **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 under the age of 18 or over the age of 62.