



## Account Products List

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

**Carefree Checking** – This account is available to all depositors (Businesses excluded). Seniors age 55 and older, Students to age 25, Organizations, and Active Military are exempt from service charges.

Limitations – You must deposit \$300.00 to open this account

Account Fees – You will be charged a \$5.95 service charge if the average daily balance falls below \$300.00 during the monthly statement cycle. Account holders receiving e-statements will be charged a \$4.95 service charge if the average daily balance falls below \$300.00 during the monthly statement cycle. Seniors age 55 and over, Students to Age 25, Organizations & Active Military are exempt from service charges. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Secure Checking** – This account is available to all individuals. Secure checking helps keep your money safe and offers sound value-added benefits, so you can feel secure.

Limitations – You must deposit \$100.00 to open this account.

Account Fees - There is no minimum balance requirement. You will be charged a \$5.95 monthly service charge on the statement date. Account holders receiving e-statements will be charged a \$4.95 monthly service charge on the statement date.

**Equality Checking** – This account is available to individuals at least 18 years of age. E-Quality Checking is a free checking account that pays a higher rate of interest when four simple conditions are met each statement cycle. If these conditions are not met during a statement cycle, the account earns interest at a lower rate. These are no monthly fees and no minimum balance requirements.

Limitations – You must deposit \$25.00 to open the account. You must receive e-statements.

Rate Information – This account is an interest -bearing account. The interest rate and annual percentage yield will depend upon the balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, Checks). Interest will be compounded monthly and will be credited to the account monthly

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

**Now Account** – This account is available to individuals, Sole Proprietors, Not for Profit, Organizations and Government Units (Partnerships and Corporations not eligible).

Limitations – You must deposit \$500.00 to open this account.

Account Fees - The monthly service charge if the daily balance drops below \$500.00 any day of the statement cycle is \$10.00

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

Rate Information – This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If this account is used as an IOLTA Trust Account, then interest (less applicable fees and service charges) will be sent to the Lawyers Trust Fund of Illinois.

**Money Market** – This account is available to all depositors.

Limitations – You must deposit \$2,500.00 to open this account.

Account Fees – The monthly service charge if the daily balance drops below \$1,000.00 any day of the statement cycle is \$10.00. The fee for paying items received in excess of the 6 allowable items per month is \$3.00 per item.

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

Rate Information – This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Savings Account** – This account is available to all depositors.

Limitations – You must deposit \$100.00 to open this account.

Account Fees – The semi-annual service charge if the daily balance drops below \$100.00 any day of the statement cycle (Minors/Nonprofit Organizations Exempt) is \$10.00.

Rate Information – This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually.

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.



## **Certificates of Deposit** – This account is available to all depositors.

Limitations – You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. During the term of the account, you may withdraw any interest that may have been credited to the account without a penalty. Any withdrawal of principal prior to the maturity date is subject to a penalty.

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

Rate Information – This account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term chosen at the time of purchase. We offer certificates with varying maturities. You may choose to have interest credited to the certificate (compounded) quarterly or deposited to your 1NB Bank checking, savings or money market account. Interest begins to accrue on the business day you open the account. Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Time Account Information – Your account will mature in the term chosen at the time of purchase. If you withdraw any of the principal before the maturity date, we will impose a penalty of: ORIGINAL MATURITY LESS THAN ONE YEAR – a penalty of three months' interest plus a \$30 fee will be charged to your account. ORIGINAL MATURITY OF ONE YEAR THROUGH TWO YEARS – a penalty of one years' interest plus a \$30 fee will be charged to your account. ORIGINAL MATURITY LONGER THAN TWO YEARS – a penalty of two years' interest plus a \$30 fee will be charged to your account. If you withdraw a portion of the principal before the maturity date, you will be charged the appropriate penalty on the portion withdrawn plus a \$30 fee. If you choose to redeem the certificate during the ten-day grace period, you will not be paid interest from the maturity date to the date of redemption.

This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, the certificate will automatically renew at the rate then in effect for certificates with the same term. Terms may vary with specials.

## **HSA Checking** – This account is available to qualified individuals who are in a high-deductible health plan. The contribution is tax-deductible and can be used to pay qualified medical expenses.

Limitations – You must deposit \$50.00 to open this account.

Account Fees – There is an initial set up fee of \$25.00. The monthly service charge if the daily balance drops below \$2,500.00 is \$2.00. A \$25.00 fee will be assessed for each HSA transfer to another institution.

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Rate Information – This account is an interest- bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, Checks). Interest will be compounded monthly and will be credited to the account monthly.



### **IRA Certificates of Deposit** – This account is available to all individuals.

Limitations – You must deposit \$250.00 to open this account. You may not make additional deposits into this account. Any withdrawals before obtaining the age of 59 ½, may be subject to IRS penalties. Any withdrawal of principal prior to the maturity date is subject to a bank penalty. Penalty free withdrawals are permitted after attaining the age of 59 ½.

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

Rate Information – This account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term chosen at the time of purchase. We offer IRA certificates with varying maturities. Interest begins to accrue on the business day you open the account. Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Time Account Information – Your account will mature in the term chosen at the time of purchase. If you withdraw any of the principal before the maturity date, we will impose a penalty of: ORIGINAL MATURITY LESS THAN ONE YEAR – a penalty of three months' interest plus a \$30 fee will be charged to your account. ORIGINAL MATURITY OF ONE YEAR THROUGH TWO YEARS – a penalty of one years' interest plus a \$30 fee will be charged to your account. ORIGINAL MATURITY LONGER THAN TWO YEARS – a penalty of two years' interest plus a \$30 fee will be charged to your account. If you withdraw a portion of the principal before the maturity date, you will be charged the appropriate penalty on the portion withdrawn plus a \$30 fee. If you choose to redeem the certificate during the ten-day grace period, you will not be paid interest from the maturity date to the date of redemption.

This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, the certificate will automatically renew at the rate then in effect for certificates with the same term.

### **IRA Savings** – This account is available to all individuals.

Limitations – You must deposit \$100.00 to open this account. You may make no more than six (6) preauthorized withdrawals, automatic or telephonic transfers, checks, or other similar transactions from your account per month. You may make unlimited withdrawals in person. Withdrawals before obtaining the age of 59 ½ may be subject to IRS penalties. You may have to include income from withdrawals on your income tax return.

Rate Information – This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually.

Balance Information – We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal in the account each day.

### **Business Account**

Limitations – You must deposit \$200.00 to open this account.

Account Fees – The monthly service charge if the daily balance drops below \$200.00 any day of the statement cycle is \$3.50.