



FOUNDATION CHECKING ACCOUNT DISCLOSURE

ACCOUNT IDENTIFIER

The Foundation Checking is a simple and straightforward account that offers all the basics for your everyday banking needs.

MINIMUM BALANCE REQUIREMENT

- A deposit of \$100 is required to open this account.
- A minimum daily balance of \$100 is required to avoid the imposition of the monthly Account Maintenance Fee for the statement cycle.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** Your Foundation Checking Account is subject to a monthly account maintenance fee of \$7.00.
 - This fee is waived when you maintain a minimum daily balance of \$100.
 - This fee is waived when the primary owner on the account is 17 years of age or younger. Upon attaining 18 years of age, the minimum balance requirements must be met to avoid the imposition of the Account Maintenance Fee.
- **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

Your Foundation account allows for unlimited deposits and withdrawals.

STATEMENT OPTIONS

- Monthly Statements 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.

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.
- BaZing Personal Identity Theft Reimbursement Benefit*: A \$1000 lifetime benefit is divided equally among joint account holders. (*See the Benefits Reference Guide for complete terms and conditions*).
- Sunflower Bank VISA® Credit Card with no annual fee. (*subject to credit approval*)

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

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

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

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. <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.