



Achievement Checking ACCOUNT DISCLOSURE

ACCOUNT IDENTIFIER

The Achievement Checking¹ 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.

MINIMUM BALANCE REQUIREMENT

- A deposit of \$25.00 is required to open this account.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** Your Achievement Checking Account is subject to an account maintenance fee of \$5.00 per monthly statement cycle.
- **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 Achievement checking 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).
- Secured Sunflower Bank VISA® Credit Card with no annual fee. (subject to approval)

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

Program Disclosures and Requirements:

1. *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.*

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

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

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	\$0.00
Visa® Debit Card Replacement	\$8.00
ATM Withdrawals at Automatic Teller Machines ATM Transactions at Sunflower Bank & First National 1870 owned ATM's ATM Transaction Fee <i>(fee for using a non-Sunflower Bank ATM)</i>	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> 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> Extended Overdrawn Balance Fee (Extended OD Bal Fee) – Fee assessed when account is overdrawn for 10 consecutive business days	\$0.00 \$0.00 \$0.00
Chargeback Fee Per Item Fee Per Hour Research Fee <i>(when required to identify the account the item was deposited to)</i>	\$ 8.00 \$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 the account will be classified as dormant. While a fee will not be assessed, access to the account will be restricted until an in-branch deposit or withdrawal is completed. <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>	\$0.00

Please see our Personal Services Fee Schedule for a list of additional services available to bank customers and any associated fees.