

HEALTH SAVINGS ACCOUNT

RATE INFORMATION. The interest rate on your account is _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. The Bank reserves the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the account.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

CHECKING ACCOUNT WITH SUBACCOUNTS. The Health Savings Account consists of two sub-accounts, a NOW Account and a Money Market Account, which are treated as one for the purpose stated in this disclosure as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. A Health Savings Account (HSA) is a custodial checking account which is created for the benefit of the HSA holder (*and the HSA holder's spouse and dependents if set up for a family plan*). It is to be used exclusively to pay qualifying medical expenses. Your HSA account should never be in an overdrawn status. Doing so may result in the disqualification of your HSA account per section 4975 of the Internal Revenue code and the closure of your account.

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

Standard Health Savings Account Checks (*no other style of check is permitted. Must pay shipping and handling charges*).

ACH Credits for automatic deposit of contributions

VISA® HSA Debit Card (1 card provided to account owner, additional cards for authorized signers are \$5.00 each)

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:** This account has no monthly maintenance fee.
- **ACTIVITY FEE:** Your Health Savings Account allows unlimited withdrawals from your account with no activity fee.
- **TRANSFER FEE:** A fee of \$25.00 will be charged to transfer your HSA to an entity other than Sunflower Bank.

• **ADDITIONAL DEBIT CARDS:** Your Health Savings Account comes with one Debit Card; additional cards are \$5.00 per card.

• **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. You may choose to receive either a Paper or eStatement (including images of deposit tickets and written checks) at no charge.

FEE SCHEDULE
Personal Account Service Charges



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

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| Account Balance Inquiry | \$0.00 |
| Account Balancing Assistance - per hour (minimum charge of \$30.00) | \$30.00 |
| Account Research - per hour (minimum charge of \$30.00) | \$30.00 |
| Account Research Copy Fee - per copy | \$3.00 |
| ATM Transaction Fee - Non-Sunflower Bank & First National 1870 Owned ATMs or ATM's not part of the MoneyPass Network** | \$2.00 |
| ATM Transaction Fee - Sunflower Bank & First National 1870 Owned ATMs** | \$0.00 |
| Cashier's Check - Customer | \$10.00 |
| Chargeback Fee - per hour research (when required to identify the account the item was deposited to) | \$30.00 |
| Chargeback Fee - per item | \$29.00 |
| Coin & Currency Bag - Locking | \$30.00 |
| Coin & Currency Bag - Zipper | \$8.00 |
| Coin Counting - Customer | \$0.00 |
| Coin Counting - Non-Customer | 7.000% of transaction total |
| Domestic Collections - All coupons (per envelope) | \$29.00 |
| Domestic Collections - All drafts | \$29.00 |
| Domestic Collections - Non-sufficient funds | \$29.00 |
| Dormant Account Fee | \$0.00 |
| Early Account Closure Fee (within 180 days of opening) | \$30.00 |
| Fax Service - Incoming (each page) | \$1.00 |
| Fax Service - Outgoing (1st page) | \$3.00 |
| Fax Service - Outgoing (each page thereafter) | \$1.00 |
| Foreign Collections - Canadian Drafts/Checks (per item) | \$29.00 |
| Foreign Collections - Foreign Drafts | \$53.00 |
| Garnishments Affecting Your Account | \$125.00 |
| IRA Transfer Fee | \$25.00 |
| Notary Service - Customer/Non-Customer | \$0.00 |
| Overdrafts & Non-sufficient Funds - NSF/OD Fee Paid (per item)*** | \$29.00 |
| Overdrafts & Non-sufficient Funds - NSF/OD Fee Returned (per item)*** | \$29.00 |
| Personal Online Banking - Bill Pay | \$0.00 |
| Personal Online Banking - Bill Pay Check Rush Fee (per item) | \$14.95 |
| Personal Online Banking - Mobile Banking | \$0.00 |
| Personal Online Banking - Mobile Banking Check Deposit (subject to approval) | \$0.00 |
| Personal Online Banking - Zelle***** | \$0.00 |
| Special Statement Requests - Account activity printout | \$5.00 |
| Special Statement Requests - Additional statement copy | \$5.00 |
| Special Statement Requests - Individual copies of checks (front/back)**** | \$3.00 |
| Special Statement Requests - Individual copies of deposit slips**** | \$3.00 |
| Special Statement Requests - Per month return mail processing (without notice) | \$6.00 |
| Special Statement Requests - Reset statement (special cutoff date) | \$5.00 |
| Special Statement Requests - Statement reproduction**** | \$5.00 |
| Stop Payment Fee | \$29.00 |
| Tax Levies, Citations, Charge-offs, and Other Legal Processes Affecting Your Account | \$125.00 |
| Telephone Transfers Between Accounts (includes transfers using CheckIt or Banker) | \$0.00 |
| Temporary Checks (per sheet) | \$5.00 |
| Visa Debit Card Personal Identification Number (PIN) | \$0.00 |
| Visa Debit Card Replacement | \$20.00 |
| Wire Transfers - Domestic Incoming (customer only) | \$18.00 |
| Wire Transfers - Domestic Outgoing (customer only) | \$50.00 |
| Wire Transfers - International Incoming (customer only) | \$18.00 |
| Wire Transfers - International Outgoing (customer only) | \$50.00 |

ADDITIONAL FEE DISCLOSURE INFORMATION

**** - ATM FEES.** When you use an ATM not owned by us or not part of the MoneyPass ATM network, you may be charged a fee by the ATM operator or any network used.

Visit MoneyPass.com to find an ATM near you within the United States and Puerto Rico. If you use a MoneyPass ATM and are assessed a fee please contact Customer Care at 888.827.5564 and we will reimburse the fee and notify the MoneyPass network of the error.

The use of an ATM or Visa Debit Card in an Automated Teller Machine activates the ATM charges as shown above. Please note that a balance inquiry may be considered a transaction and is subject to its own fee even if it occurs in the same ATM session as a withdrawal.

***** - Overdrafts** may occur by check, in-person withdrawal, ATM withdrawal, or other electronic means. Be aware that such an item or payment may be presented multiple times or a merchant may present multiple ACHs if its first ACH attempt to be paid is returned. If multiple transactions overdraw your account on a particular day, we will assess no more than six (6) \$29.00 fees (\$174.00) total per day. We do not charge an Overdraft fee if a consumer account is overdrawn \$25.00 or less on any given day.

Health Savings Accounts and Individual Retirement Savings Accounts are not subject to overdraft fees.

****** -** We will reproduce copies of canceled items for a period of seven years. Copies of individual canceled items may be requested from Customer Care. The Bank will provide check copies within 48 hours of the request.

******* -** Must have a bank account in the U.S. to use Zelle. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Customer Care Center

888.827.5564

M-F: 8a-8p & Sat: 8a-4p (CT)

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