

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.

DORMANT/INACTIVE ACCOUNT INFORMATION. If your account has no activity for 730 days and the balance is \$499.99 and less, a \$10.00 monthly fee will be charged. Activity is defined as either a deposit or withdrawal from the account (not to include interest that is compounded to the account).

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 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.

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.

- **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.