

Welcome to Security



New Name, Same Great Bank

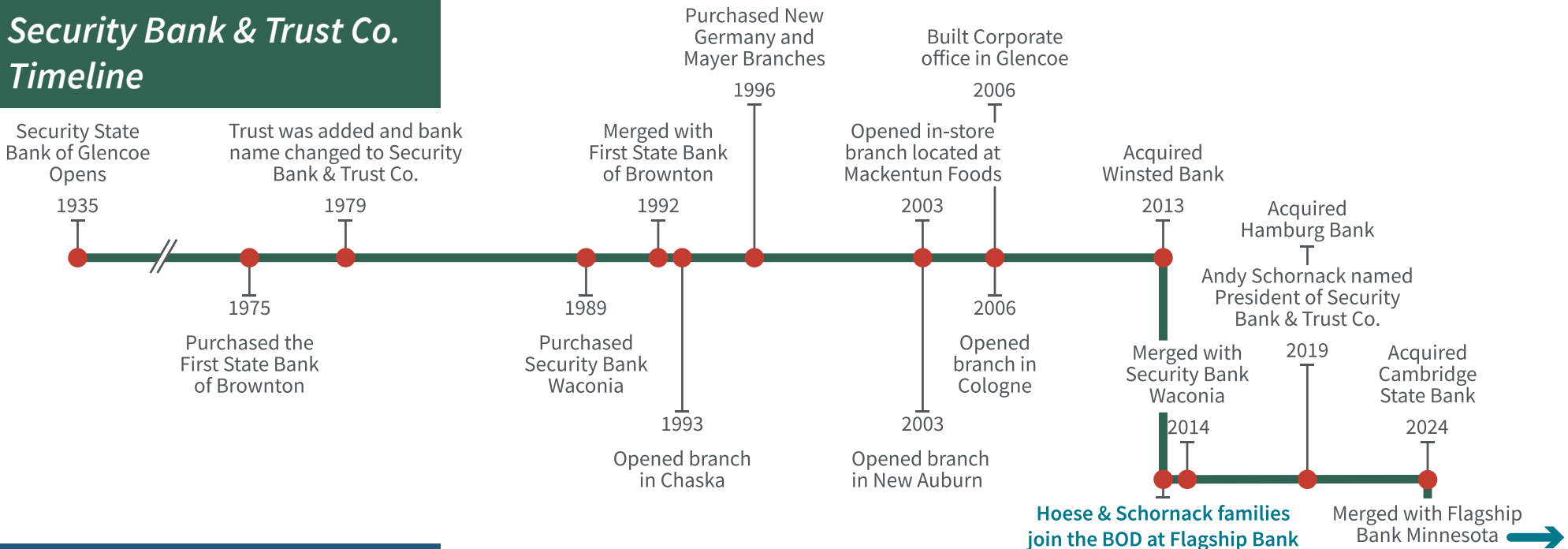
On the close of business on April 19th, 2024 Flagship Bank Minnesota will merge with Security Bank & Trust Co., bringing together two of Minnesota's most trusted financial institutions.



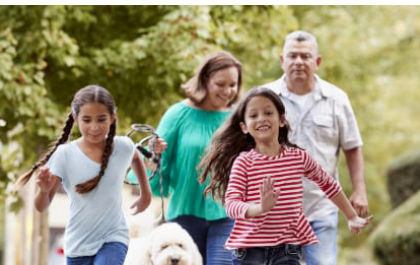
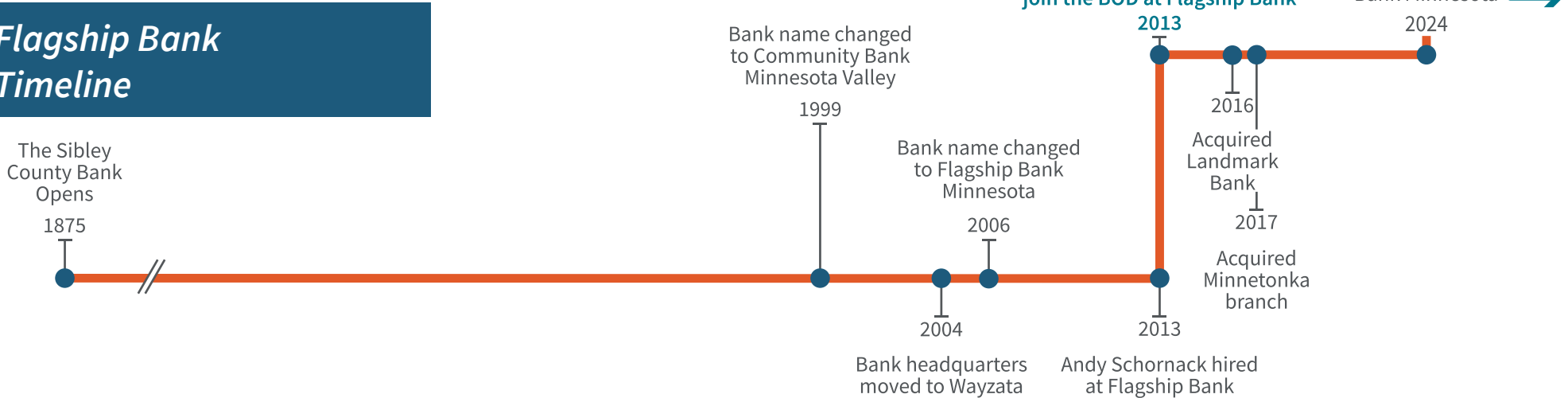
21 branch locations
f @ in
@bankwithsbtc

Member
FDIC

Security Bank & Trust Co. Timeline



Flagship Bank Timeline



21 Branch Locations



Same Familiar Faces

With over \$1.1 billion in assets, Security Bank & Trust Co. is among the largest banks headquartered in Minnesota.



Investment Options



Trust Services



SECURITY BANK & TRUST CO.



This merger represents a significant milestone in our history, marking the culmination of a close partnership that began in 2013. Since then, Flagship and Security Bank have shared a common vision: to provide our customers with the exceptional banking experience they deserve.

Our commitment to you remains steadfast. The same dedicated team of banking professionals you've come to rely on will continue to serve you, ensuring a seamless transition and unwavering support.

As we embark on this new chapter, we are confident that the combined strength and expertise of Flagship and Security Bank will elevate our ability to serve you even better.

Thank you for trusting us with your banking needs.

Growing, together
- SINCE 1935 -



Member
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SECURITY BANK & TRUST CO.

Conversion Guidebook

IMPORTANT INFORMATION ABOUT
CHANGES TO ACCOUNT TERMS AND
SERVICES FOR CUSTOMERS OF
FLAGSHIP BANK MINNESOTA

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Letter to Customers

To Depositors and Creditors of Flagship Bank Minnesota:

This is to advise you that on or after April 19, 2024, Security Bank & Trust Co., Glencoe, Minnesota, will acquire by merger Flagship Bank Minnesota, which has its main office at 1415 Wayzata Boulevard East, Wayzata, Hennepin County, Minnesota 55391. In this transaction Security Bank & Trust Co. will operate under the name Security Bank & Trust Co. and establish detached facilities at 7525 Office Ridge Circle, Eden Prairie, Hennepin County, Minnesota 55344, 711 6th Ave NE, Isanti, Isanti County, Minnesota 55040, 3330 County Road 101, Minnetonka, Hennepin County, Minnesota 55391, 1048 Meadowlands Drive, White Bear Township, Ramsey County, Minnesota 55127, 14150 St. Francis Boulevard NW, Ramsey, Anoka County, Minnesota 55303 and 1415 Wayzata Boulevard East, Wayzata, Hennepin County, Minnesota 55391.

As a result of this transaction your account(s) at Flagship Bank Minnesota will automatically become accounts at Security Bank & Trust Co.

As you may be aware, FDIC insurance generally covers a depositor's account in any bank up to \$250,000. Therefore, if, as a result of the transaction, you will have funds on deposit at Security Bank & Trust Co. in excess of \$250,000, you should pay particular attention to this paragraph. In accordance with Section 8(q) of the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, separate insurance on the transferred deposits will continue for six months after the date of transfer or, in the case of time deposits, the earliest maturity date after the expiration of the six-month period. In other words, if the transfer of deposits from Flagship Bank Minnesota to Security Bank & Trust Co. causes your deposits at Security Bank & Trust Co. to exceed \$250,000, your excess deposits will be insured by the FDIC for six months from the date the transaction takes effect, or, in the case of time deposits, the earliest maturity date after the six-month period. Please contact one of our officers if your deposits at Security Bank & Trust Co. will exceed \$250,000 as a result of the transaction or if you have any questions.

In a merger transaction such as this, customers frequently have concerns as to whether they can continue to use their old checks. In this transaction, our policy and procedure will be to allow the uninterrupted use of on-hand check blanks. When ordering new checks, update bank information to Security Bank & Trust Co. Another common concern relates to the hours and availability of bank services in the lobby and at the drive-up. Security Bank & Trust Co. will continue to operate our Eden Prairie, Isanti, Minnetonka, White Bear Township, Ramsey and Wayzata facilities with no change to posted lobby and drive-up hours.

We are excited to welcome you to the Security Bank & Trust Co. Family!

Sincerely,



A handwritten signature in blue ink, appearing to read 'AS' followed by a stylized surname.

Andy Schornack
Security Bank & Trust Co.
President

Introduction

This guidebook is provided as an introduction to Security Bank & Trust Co.'s products and services, and provides information about the upcoming acquisition of Flagship Bank Minnesota by Security Bank & Trust Co. It includes details on our services and how your current account may change after conversion. **Please review this important and time sensitive information.**

We are committed to making this transition as smooth as possible and will be here to answer any questions you may have. Please stop in or call any of our offices where your local staff will be happy to explain the conversion updates. You can also contact the Glencoe Operations Team at 320-864-3171 any time.

About Us

Our Established Past

Security Bank & Trust Co. was first organized and chartered to commence business on October 10, 1935 as Security State Bank of Glencoe by A.W. Hoese. The bank purchased the building formerly owned by the Bank of Glencoe to start its operation. Over the years, the bank expanded into neighboring communities throughout McLeod, Carver, and Sibley counties. We also added Trust Services, and therefore changed our name to Security Bank & Trust Co. With the addition of Flagship Bank Minnesota, we now have 21 convenient locations across eighteen communities. We've grown because our customers have trusted us – with their business, their farms, their savings, their retirements, and their everyday banking needs. From Arthur Hoese to his son Clayton Hoese, and now our current CEO, Gale Hoese; the Hoese family continues to lead on the same principles by which it was founded: personal relationships, trust, and community involvement.

Raising the Standard in Banking

Our success is made possible by the quality of our personal and business relationships. We are committed to supporting the communities we serve and are dedicated to help meet their individual and business needs.

An Experienced Staff

Technology today has changed the way banking services are delivered, and Security Bank & Trust Co. is fitted not only with the most current advancements, but with a dependable and knowledgeable staff prepared to serve our customers' specific needs. We are proud of our trained and experienced team, and we differentiate ourselves from other banks with the highest level of commitment to service.

Setting a Course for the Future

Banking needs are changing. We understand and are investing in delivering cutting-edge technologies to improve your customer experience and access to information 24/7: mobile, tablet, or online. Reinvesting in technology and expanding our branch network allows us to continue to deliver next-generation banking services to a growing number of communities.

General Questions

Is there anything I need to do right now?

- **BILL PAY USERS:** Access to Bill Pay will be restricted on April 12th, 2024. Download any payment history for your records prior to April 12th. This information will not be available after 3:00 p.m. on April 12th. Please note that any payments scheduled from April 13th-April 21st will not be processed.
- **ONLINE BANKING USERS:** You are advised to download any eStatements and account history for your records prior to April 19th, 2024 at 3:00 p.m. Two years of eStatement history will be available on the Security Bank & Trust Co. Online Banking platform approximately 30 days post-merger. You will begin using Security Bank & Trust Co. Online Banking on April 22nd, 2024 at 8:00 a.m.

Will I have access to Flagship Bank Minnesota Online Banking?

Flagship Bank Minnesota Online & Mobile Banking will be disabled on April 19th, 2024 at 3:00 p.m. Access to Online Banking will not be available during the conversion weekend. Bill Pay will be restricted beginning on April 12th, 2024, at 3:00 p.m.

Will I need a new Debit Card?

YES. You will receive a new Security Bank & Trust Co. MasterCard® Debit Card before April 19, 2024. Please see page 6 for details. Please destroy your Flagship Bank Minnesota debit card and begin using your new Security Bank & Trust Co. MasterCard® Debit Card on April 20th, 2024.

Will my account number change?

NO. Your account number(s) on your deposit account(s) including Checking, Savings, Certificates of Deposit, Individual Retirement Accounts, Health Savings Accounts and Money Market Accounts will not change as a result of this conversion. *

**Account holders with a duplicate number were contacted in advance & assigned a new number.*

Will I need to change any automatic debits or payments that come out of my accounts? What about direct deposits like social security and payroll?

NO. The automatic payments and direct deposits you currently have set up will post to your account at Security Bank & Trust Co. However, after April 19th, 2024 you must use the Security Bank & Trust Co.'s routing and transit number when setting up *new* ACH payments, direct deposits and check orders.

Security Bank & Trust Co.'s Routing and Transit Number is: 091916161.

Can I keep using my Flagship Bank Minnesota checks?

YES. We will honor Flagship Bank Minnesota checks after the date of conversion. However, the next time you order checks you will be required to change the bank name and routing number. If you place your next check order at a branch, this will happen automatically.

Will my account statement day change?

You will receive a final paper statement from Flagship Bank Minnesota with your activity through April 19th. All accrued interest will be credited to your account at that time.

Following conversion your Security Bank & Trust Co. statement cycle will be as follows:

- Flagship Bank Minnesota consumer checking, business checking, consumer and business money market, and health savings account cycles will be the last day of each month at Security Bank & Trust Co.
- Flagship Bank Minnesota savings account cycle will remain quarter-end at Security Bank & Trust Co.; or at month-end for those accounts in which an electronic funds transfer occurred.

Does Security Bank & Trust Co. offer eStatements?

YES. Once you log into Security Bank & Trust Co. Online Banking, you will be able to view your statements online the evening after your statement cycle cut-off date. Account holders also have the option to opt out of receiving paper statements and receive eStatements only.

Does Security Bank & Trust Co. offer Overdraft Protection?

YES. Security Bank & Trust offers services to avoid overdrafts:

- Automatic transfer from another account at Security Bank & Trust Co.
- Ready Reserve Line of Credit* (credit approval required)

*If you have a Flagship Bank Minnesota Ready Reserve Line of Credit for overdraft protection, it will be transferred to Security Bank & Trust Co.

Deposit Accounts

PERSONAL AND BUSINESS CHECKING AND SAVINGS

All Flagship Bank Minnesota checking and savings accounts will be converted to Security Bank & Trust Co. accounts with its current product name and features. Interest rates, the fee schedule, and terms & conditions may change. We have included a Truth In Savings Account Disclosure (TISA) and Fee Schedule for your current account within this book that explain the complete features and benefits of your account type(s).

Account offerings also available online at www.security-banks.com.

CERTIFICATES OF DEPOSIT (CDs) AND INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

All Certificates of Deposit and IRAs will be converted to Security Bank & Trust Co. accounts with your existing terms and conditions (including interest rate, maturity date, interest payment method, penalty, etc.) until your account renews or you enter into a new agreement with Security Bank & Trust Co.

Certificate of Deposit and IRA customers will receive an Approaching Renewal Notice* prior to the account renewing. You will have 10 calendar days after the maturity date to either allow the existing CD to renew at Security Bank & Trust Co.'s current rate and terms or select another option. If you do not take any action within 10 calendar days the account will automatically renew. *

**Security Bank & Trust Co. does not offer an 18-month or 48-month term CD or IRA. The renewal term for an 18-month CD or IRA will be 12 months, and the renewal term for a 48-month CD or IRA will be 36 months.*

Debit Cards

You will receive a *new* Security Bank & Trust Co. MasterCard® Debit Card before April 19th, 2024. For security purposes, your card will arrive in a plain white envelope.

IMPORTANT! Your Security Bank & Trust Co. MasterCard® Debit Card can be activated upon receipt; however, will not be available for use until April 20th, 2024. Please activate your new card at your earliest convenience so it will be ready to use after conversion.

- Activate your card by calling **800-992-3808**. Select Option 1 for English or Option 2 for Spanish and then follow further instructions.
- When you call to activate your new card, you will be asked for several pieces of identifying information about you as the primary card owner.
- Once information has been validated you will be given the option to set up the PIN assigned to the card.
- If you have any problems with activation, contact the Glencoe Office at 320-864-3171 ext. 2234.

- Add your Security Bank & Trust MasterCard® Debit Card to your mobile wallet!

Please destroy your Flagship Bank Minnesota card and begin using your new Security Bank & Trust Co. MasterCard® Debit Card on **April 20th, 2024**.

IMPORTANT! Please contact any merchants (health clubs, internet service providers, utilities, etc.) that automatically charge your debit card for monthly services. You will need to provide these merchants with your new Security Bank & Trust Co. MasterCard® Debit Card information for any transactions scheduled after conversion.



In addition to using Security Bank & Trust Co. ATMs, you will have continued access to the MoneyPass® ATM Network. The MoneyPass® network offers tens of thousands of service charge-free ATMs throughout the United States. A complete listing of MoneyPass® ATM locations and directions are available at www.moneypass.com or you may download the MoneyPass® application to your smartphone.

Your *new* Security Bank & Trust Co. MasterCard® Debit Card comes with the following limits:

	<u>Personal</u>	<u>Business</u>
POS Purchase Limit	\$500 per day	\$1000 per day
ATM Cash Withdrawal Limit	\$210 per day	\$309 per day

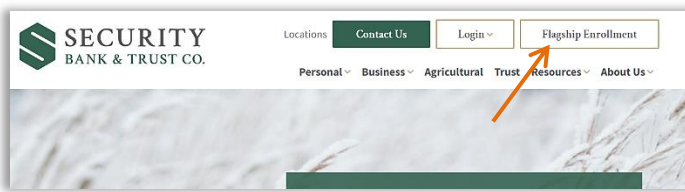
If you need to temporarily increase these limits, contact your local branch.



An additional feature of your Security Bank & Trust Co. MasterCard® Debit Card is Card Controls. Take control of your Security Bank & Trust Co. MasterCard® Debit Card by downloading the CardValet app today. This app allows you to turn your card on and off, setup alerts to meet your specific needs and monitor your spending anytime, anywhere!

Online Banking

We are migrating existing Flagship Bank online users to Security Bank & Trust Co.'s Online Banking platform. On April 22nd at 8:00 a.m. you will have access Security Bank & Trust Co.'s Online Banking at www.security-banks.com. Select the '**Flagship Enrollment**' button. This enrollment process will allow you to use your existing AccessID (username) and create a new Passcode (password).



What to expect on your first login?

- Use your Existing AccessID (username)
- Create a new Passcode (password)
- You will see your existing bank account(s)
- Bill Pay subscribers will see existing Payees

ESTATEMENTS

Once you have enrolled in Security Bank & Trust Co. Online Banking, you will be able to view your statements online following your statement cycle cut-off date.

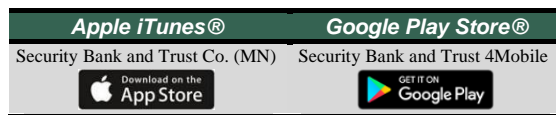
BILL PAY

Payees established prior to 3:00 p.m. on April 12th, 2024 will be converted to your new Security Bank & Trust Co. Online Banking account. You will, however, want to review your scheduled payments for accuracy, as well as download any payment history. **Please note, when setting up new Bill Payments in Security Bank & Trust Co.'s Bill Pay, they will be considered *new* & likely paid 'by check' the first month or two, even if previously sent 'electronic'.**

On **April 12th, 2024**, your Flagship Bank Minnesota Bill Pay will be restricted beginning at 3:00 p.m. CST. At that time, new or scheduled transactions will no longer be authorized from your Flagship Bank Minnesota Bill Pay. Any payments scheduled April 13th – April 21st will not process. Please begin using your new Security Bank & Trust Co. Bill Pay through Online Banking on **April 22nd**.

MOBILE BANKING

Security Bank & Trust Co.'s application is available via Apple's AppStore or Google Play Store.



To begin, search for *Security Bank & Trust Co.* to download. Use your Online Banking AccessID and Passcode to login and begin using the mobile application.

Our Mobile Banking has the same look and feel as our Online Banking.

MOBILE DEPOSIT

Use your Security Bank & Trust Co. mobile app and device camera to deposit checks 24/7.

Mobile Deposits must be endorsed with “For Mobile Deposit Only to SBTC” & have a limit of \$5,000 per business day. Mobile Deposit will be available on April 22nd, 2024.

Night Drop Services

Night Drop Services will continue uninterrupted.

FDIC Insurance

Flagship Bank Minnesota and Security Bank & Trust Co. are both FDIC insured.

Understanding Deposit Insurance:

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects the funds depositors place in banks and savings associations. FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC was established in 1933, no depositor has lost a penny of FDIC-insured funds.

FDIC insurance covers all deposit accounts, including:

- Checking Accounts
- Savings Accounts
- Money Market Deposit Accounts
- Certificates of Deposit

FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual funds, life insurance policies, annuities or securities.

The standard insurance amount is \$250,000 per depositor, per institution, for each account ownership category. ***Ask us how to access additional FDIC insurance for your deposits.***

Trust Services

Celebrating 45 years of service, the Trust Company has taken pride in providing objective investment management and financial planning for the benefit of our clients.

Our services in the area of investment help you work hard toward your individual objectives. You may desire to provide financial management for yourself, for members of your family beyond your life, or you may have tax concerns that could be solved through the utilization of a trust. Our expert assistance can help you define your financial goals and assist with establishing a plan to accomplish them.

Although our services are not for everyone, they also are not the same for everyone. We provide individualized education and assistance that will get the job done right.

Located at our Corporate Office in Glencoe, please contact 320-864-5134 with any questions.

- Trustee of: Living Trusts
Testamentary Trusts
Life Insurance Trusts
Charitable Trusts
Special Needs Trusts
- Individual Retirement Rollover Accounts
- Investment Agent
- Personal Representative/Conservator of Estates
- Cash Management
- Signature Guarantee Service

Loan Accounts

There will be no changes to the interest rate or terms on your loan as a result of this conversion. Your account number **will not** change. If you have a loan payment automatically deducted from your checking account, this service will continue.

1098 tax reporting of interest paid in 2024 will be reported by Security Bank & Trust Co.

You can make your loan payment as follows:

In Person: At your local branch or any Security Bank & Trust Co. location.

By Mail: Security Bank & Trust Co.
Attn: Loan Administration
(Payments are accepted at any branch location by mail)

By ACH: Security Bank & Trust Co. Routing #091916161
Loan Account Number

While you may continue to use your Flagship Bank Minnesota issued coupons for payments, Security Bank & Trust Co. may begin sending you a monthly billing statement or notice for your loan payments. If you have any questions about your loan accounts, please feel free to contact our Loan Operations team at any of the following offices:

Glencoe	320-864-3171
Isanti	763-444-5528
Minnnetonka	952-745-9440
Wayzata	952-473-1959

Overdraft Protection Services

If you have overdraft protection that transfers funds from a designated deposit account to cover overdrafts in another designated account, this service will continue as before.

If you have a Ready Reserve Line of Credit for overdraft protection, your Ready Reserve Line of Credit will be transferred to Security Bank & Trust Co.

Safe Deposit Box

You can continue to access your safe deposit box as usual during regular lobby hours. Your annual rental fee may change. Billing will continue on the anniversary date of your lease.

Safe Deposit Box Description	Annual Rental Fee
3 x 5	\$20.00
5 x 5	\$25.00
3 x 10	\$30.00
5 x 10	\$40.00
10 x 10	\$80.00

Truth In Savings

	Core Checking	Advantage Checking	Premium Checking	Gold Checking
Qualifications				55 years of age or older
Rate Information	None	See Rate Sheet	See Rate Sheet	See Rate Sheet
Additional Rate Information	None	If you close your account before interest is credited, you may not receive the accrued interest.	If you close your account before interest is credited, you may not receive the accrued interest.	If you close your account before interest is credited, you may not receive the accrued interest.
Compounding & Crediting Frequency	None	Interest will be compounded & credited into this account monthly.	Interest will be compounded & credited into this account monthly.	Interest will be compounded & credited into this account monthly.
Daily Balance Computation Method	None	Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.	Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.	Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
Accrual of interest on noncash deposits. Example, Checks	None	Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items into your account.	Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items into your account.	Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items into your account.
Minimum Balance To Open	\$50.00	\$500.00	\$2,500.00	\$50.00
Minimum Balance to Obtain the Disclosed Annual Percentage Yield	None	You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.	You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.	You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.
Minimum Daily Balance	None	\$500 minimum daily balance to avoid Service Charge	\$2,500 minimum daily balance to avoid Service Charge	None
Service Charge per Statement Cycle	\$4.95 Service Charge; waived with eStatements	\$5 Service Charge if daily balance falls below the Minimum Daily Balance.	\$10 Service Charge if daily balance falls below the Minimum Daily Balance	None
Other	None	None	Free Basic Checks!	Free Basic Checks!

	Super Kids Savings	Savings	Money Market	Health Savings (HSA)
Qualifications	Minors, 17 and under			Must be in a High Deductible Health Plan <i>See Qualified Medical Expenses below</i>
Rate Information	<i>See Rate Sheet</i>	<i>See Rate Sheet</i>	<i>See Rate Sheet</i>	<i>See Rate Sheet</i>
Additional Rate Information	If you close your account before interest is credited, you may not receive the accrued interest.			
Compounding & Crediting Frequency	Interest will be compounded & credited into this account quarterly.		Interest will be compounded & credited into this account monthly.	
Daily Balance Computation Method	Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.			
Accrual of interest on noncash deposits. Example, Checks	Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items into your account.			
Minimum Balance To Open	None	\$50.00	\$2,500.00	\$50.00
Minimum Balance to Obtain the Disclosed Annual Percentage Yield	You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.			
Minimum Daily Balance	None	\$50 minimum daily balance to avoid Service Charge	\$2,500 minimum daily balance to avoid Service Charge	None
Service Charge per Statement Cycle	None	\$5 Service Charge if daily balance falls below the Minimum Daily Balance.	\$10 Service Charge if daily balance falls below the Minimum Daily Balance	\$4.95 service charge per statement cycle; waived with eStatements
Other	None	None	None	HSA Outgoing Transfer Fee: \$25

HSA Qualified Medical Expenses

A Health Savings Account (HSA) is a unique tax-advantaged account that can be established by eligible individuals covered under a high deductible health plan (HDHP). The funds can be used to save or pay for current or future health care expenses. Contributions made by individuals or employers are fully tax-deductible, earnings are tax-deferred and distributions used to pay for qualified medical expenses are tax-free. Qualified medical expenses (QMEs) are designated by the IRS and include medical, dental, vision and prescription expenses. QMEs are subject to change by the IRS at any time and a list of specific examples of can be found on the IRS website, see <https://www.irs.gov/publications/p502>.

	Small Business Checking	Analyzed Checking	Edge Checking	Non-Profit Checking	Public Funds Checking
Designed For	Businesses with a low volume of transactions	Businesses that have 500 or more items per month	Businesses with moderate transaction activity and available balance	Businesses with non-profit funds	Businesses or government entities with public funds
Rate Information	None	None	<i>See Rate Sheet</i>	<i>See Rate Sheet</i>	<i>See Rate Sheet</i>
Additional Rate Information	None	None	If you close your account before interest is credited, you may not receive the accrued interest.		
Compounding & Crediting Frequency	None	None	Interest will be compounded & credited into this account monthly.		
Daily Balance Computation Method	None	None	Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.		
Accrual of interest on noncash deposits. Example, Checks	None	None	Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items into your account.		
Minimum Balance To Open	\$250.00	\$1,000.00	\$5,000.00	\$500.00	\$500.00
Minimum Balance to Obtain the Disclosed Annual Percentage Yield	None	None	You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.		
Average Available Balance	\$250 average available balance to avoid Service Charge	None	\$5,000 average available balance to avoid Service Charge	\$500 average available balance to avoid Service Charge	None
Service Charge per Statement Cycle	\$10 Service Charge if average available balance falls below Minimum Balance	\$10 Service Charge; earnings credit to offset Service Charge based on average available balance for month	\$15 Service Charge if average available balance falls below Minimum Balance	\$10 Service Charge if average available balance falls below Minimum Balance	None
Per Item Charge per Statement Cycle	500 free items (debits, credits, and/or deposited items), thereafter \$0.35 per item	\$.20 for each debit or credit. \$.08 for each deposited item.	250 free items (debits, credits, and/or deposited items), thereafter \$0.40 per item	500 free items (debits, credits, and/or deposited items), thereafter \$0.40 per item	None
Other	\$3 Paper Statement Fee per statement cycle; waived with eStatements	\$3 Paper Statement Fee per statement cycle; waived with eStatements	\$3 Paper Statement Fee per statement cycle; waived with eStatements	\$3 Paper Statement Fee per statement cycle; waived with eStatements	

Certificates of Deposit & IRAs

All Certificates of Deposit and IRAs will be converted to Security Bank & Trust Co. accounts with the same terms and conditions (including interest rate, maturity date, interest payment method, penalty, etc.).

The information below will be effective the first renewal date after April 19th, 2024.

The Early Withdrawal Penalty on your CD may change at maturity. Please review this information and contact any Security Bank & Trust Co. office if you have questions.

Security Bank & Trust Co. Early Withdrawal Penalties Penalty may be imposed for withdrawals before maturity	3 and 6 month CDs	Penalty will equal three months' interest on the amount withdrawn subject to penalty
	1 - 2 year CDs	Penalty will equal six months' interest on the amount withdrawn subject to penalty
	Any CD over 25 months	Penalty will equal twelve months' interest on the amount withdrawn subject to penalty
Automatic Renewal (18-month CD will automatically renew to 12-month CD, 48-month CD will automatically renew to 36 month CD)	3 month CD	Will renew at maturity for 3 months
	6 month CD	Will renew at maturity for 6 months
	1 year CD	Will renew at maturity for 1 year
	15 month CD	Will renew at maturity for 1 year
	2 year CD	Will renew at maturity for 2 years
	3 year CD	Will renew at maturity for 3 years
	18 & 48 month CD	Security Bank & Trust Co. does not offer CDs with this term. Customers will receive an Approaching Renewal Notice before the current maturity date.
Fees and Charges	Indemnity Agreement (Lost Document Fee) - \$15.00	

Rates

Checking Account Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Product	Range	Rate	APY	Minimum Deposit to Open Account
Advantage Checking	0.01 - 999.99	0.02%	0.02%	500
	1,000.00 - 9,999.99	0.05%	0.05%	
	10,000.00 - 24,999.99	0.05%	0.05%	
	25,000.00 - 49,999.99	0.05%	0.05%	
	50,000.00 and greater	0.05%	0.05%	
Edge Checking	0.01 - 999.99	0.02%	0.02%	5,000
	1,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 99,999.99	0.10%	0.10%	
	100,000.00 - 499,999.99	0.10%	0.10%	
	500,000.00 and greater	0.10%	0.10%	
Premium Checking	0.01 - 999.99	0.05%	0.05%	2,500
	1,000.00 - 9,999.99	0.07%	0.07%	
	10,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 49,999.99	0.15%	0.15%	
	50,000.00 and greater	0.15%	0.15%	
Public Funds Checking	0.01 - 99,999.99	0.02%	0.02%	500
	100,000 - 249,999.99	0.15%	0.15%	
	250,000 - 499,999.99	0.20%	0.20%	
	500,000 - 2,499,999.99	0.30%	0.30%	
	2,500,000 and up	1.30%	1.31%	
Non-Profit Checking	0.01 - 99,999.99	0.05%	0.05%	500
	100,000 - 249,999.99	0.07%	0.07%	
	250,000 - 499,999.99	0.10%	0.10%	
	500,000 - 2,499,999.99	0.15%	0.15%	
	2,500,000 and up	0.15%	0.15%	
Gold Checking	0.01 - 999.99	0.02%	0.02%	50
	1,000.00 - 9,999.99	0.02%	0.02%	
	10,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 49,999.99	0.10%	0.10%	
	50,000.00 and greater	0.10%	0.10%	

Interest rates and annual percentage yield may change after opening. The interest rate and annual percentage yield (APY) are accurate as of April 19, 2024. If you would like more current rate and yield information after this date, please call us at (320) 864-3171. At our discretion, we may change the interest rate on accounts. We may change the rate at any time. Interest begins to accrue no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). Fees could reduce the earnings on the accounts. Contact a bank associate for more information.

Savings Account Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Product	Range	Rate	APY	Minimum Deposit to Open Account
H S A Checking	0.01 - 999.99	0.02%	0.02%	50
	1,000.00 - 9,999.99	0.20%	0.20%	
	10,000.00 - 24,999.99	0.30%	0.30%	
	25,000.00 - 49,999.99	0.35%	0.35%	
	50,000.00 and greater	0.35%	0.35%	
Money Market	0.01 - 2,499.99	0.25%	0.25%	2,500
	2,500 - 24,999.99	0.85%	0.85%	
	25,000 - 99,999.99	1.00%	1.00%	
	100,000 - 999,999.99	1.40%	1.41%	
	1,000,000 and up	1.47%	1.48%	
Savings	0.01 - 2,499.99	0.25%	0.25%	50
	2,500 - 24,999.99	0.85%	0.85%	
	25,000 - 99,999.99	1.00%	1.00%	
	100,000 - 999,999.99	1.40%	1.41%	
	1,000,000 and up	1.47%	1.48%	
Super Kids Savings	0.01 - 2,499.99	0.25%	0.25%	None
	2,500 - 24,999.99	0.85%	0.85%	
	25,000 - 99,999.99	1.00%	1.00%	
	100,000 - 999,999.99	1.40%	1.41%	
	1,000,000 and up	1.47%	1.48%	

Interest rates and annual percentage yield may change after opening. The interest rate and annual percentage yield (APY) are accurate as of April 19, 2024. If you would like more current rate and yield information after this date, please call us at (320) 864-3171. At our discretion, we may change the interest rate on accounts. We may change the rate at any time. Interest begins to accrue no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). Fees could reduce the earnings on the accounts. Contact a bank associate for more information.

Consumer Certificate of Deposit Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Term	Range	Rate	APY	Minimum Deposit to Open Account
3 Month	Qualifying balance up to 9,999.99	1.00%	1.00%	1,000
	10,000 - 49,999.99	2.50%	2.52%	
	50,000 - 9,999,999.99	2.50%	2.52%	
6 Month	Qualifying balance up to 9,999.99	1.00%	1.00%	1,000
	10,000 - 49,999.99	4.91%	5.00%	
	50,000 - 9,999,999.99	4.91%	5.00%	
1 Year	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.75%	2.78%	
	50,000 - 9,999,999.99	3.30%	3.34%	
15 Month[†] (renew to 12 mo.)	10,000.00 and over	4.67%	4.75%	10,000
2 Year	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.75%	2.78%	
	50,000 - 9,999,999.99	2.75%	2.78%	
3 Year	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.50%	2.52%	
	50,000 - 9,999,999.99	2.50%	2.52%	
39 Month Bump-Up[‡]	Qualifying balance up to 49,999.99	3.30%	3.34%	5,000
	50,000 - 9,999,999.99	3.30%	3.34%	
5 Year	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.50%	2.52%	
	50,000 - 9,999,999.99	2.50%	2.52%	

[†]15-month Certificate of Deposit accounts will automatically renew at the 12-month Certificate of Deposit term. The renewal rate will be the same rate we are then offering on new 12-month Certificate of Deposit accounts that have the same term and other features as this account.

[‡]At your discretion, you may change the interest rate on the 39-month certificate once during the term. You may exercise this option by presenting your original certificate of deposit at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being paid by us on that date for the remaining term of this certificate.

Interest Rates and Annual Percentage Yields are current as of April 19, 2024.
For current rate information contact an employee for further information at (320)864-3171.
A penalty may be imposed for early withdrawal. Fees may reduce earnings.

HSA Certificate of Deposit Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Product	Term	Rate	APY	Minimum Deposit to Open Account
HSA CD	1 Year	2.75%	2.78%	10,000
	15 Month [‡]	4.67%	4.75%	10,000
	2 Year	2.75%	2.78%	10,000
	3 Year	2.50%	2.52%	10,000
	39 Month Bump-Up [‡]	3.30%	3.34%	10,000
	5 Year	2.50%	2.52%	10,000

[‡]15-month Certificate of Deposit accounts will automatically renew at the 12-month Certificate of Deposit term. The renewal rate will be the same rate we are then offering on new 12-month Certificate of Deposit accounts that have the same term and other features as this account.

[‡]At your discretion, you may change the interest rate on the 39-month certificate once during the term. You may exercise this option by presenting your original certificate of deposit at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being paid by us on that date for the remaining term of this certificate.

**Interest Rates and Annual Percentage Yields are current as of April 19, 2024.
For current rate information contact an employee for further information at (320)864-3171.
A penalty may be imposed for early withdrawal. Fees may reduce earnings.**

Consumer IRA Certificate of Deposit Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Term	Range	Rate	APY	Minimum Deposit to Open Account
Variable †	0.01 - 49,999.99	0.02%	0.02%	50
	50,000 - 99,999.99	0.02%	0.02%	
	100,000 - 9,999,999.99	0.02%	0.02%	
1 Year *	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.75%	2.78%	
	50,000 - 9,999,999.99	3.30%	3.34%	
15 Month ** (renew to 12 mo.)	10,000 and over	4.67%	4.75%	10,000
2 Year *	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.75%	2.78%	
	50,000 - 9,999,999.99	2.75%	2.78%	
3 Year *	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.50%	2.52%	
	50,000 - 9,999,999.99	2.50%	2.52%	
39 Month Bump-Up **	Qualifying balance up to 49,999.99	3.30%	3.34%	5,000
	50,000 - 9,999,999.99	3.30%	3.34%	
5 Year *	Qualifying balance up to 9,999.99	2.00%	2.02%	1,000
	10,000 - 49,999.99	2.50%	2.52%	
	50,000 - 9,999,999.99	2.50%	2.52%	

†15-month Certificate of Deposit accounts will automatically renew at the 12-month Certificate of Deposit term. The renewal rate will be the same rate we are then offering on new 12-month Certificate of Deposit accounts that have the same term and other features as this account.

*At your discretion, you may change the interest rate on the 39-month certificate once during the term. You may exercise this option by presenting your original certificate of deposit at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being paid by us on that date for the remaining term of this certificate.

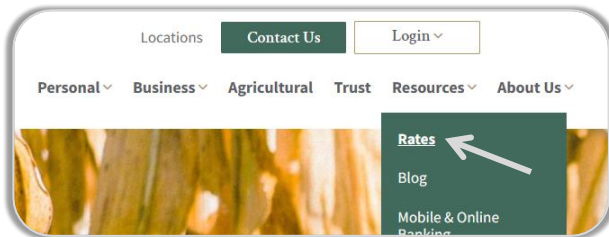
† Interest Rate and Annual Percentage Yield may change after account opening.

* A penalty may be imposed for early withdrawal.

Interest Rates and Annual Percentage Yields are current as of April 19, 2024.
For current rate information contact an employee for further information at (320)864-3171.
Fees may reduce earnings.

You may check our current interest rates from our website www.security-banks.com.

↪ From the home page click on the option for *Resources* & then choose *Rates*.



If you prefer, you may also contact us at 952-944-6050 or stop by any of our convenient locations.

Reg CC Funds Availability

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

Your Ability to Withdraw Funds

This policy statement applies to all deposit accounts except time deposits.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at one of our offices before the cutoff time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at one of our offices after the cutoff time, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Cutoff times are:

2:30PM - Deposits made at our Plato office

3:00PM - Deposits made at all other offices - Brownton, Cambridge (Branch and Main), Chaska, Cologne, Eden Prairie, Glencoe (Corporate and Downtown), Hamburg, Isanti, Mayer, Minnetonka, New Auburn, New Germany, North Oaks, Ramsey, Waconia (Branch and In-store), Wayzata, and Winsted

Longer Delays May Apply

Case-By-Case Delays - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other

than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Substitute Checks and Your Rights

What is a substitute check? - To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks? - In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to 2,500.00 of your refund (plus interest if your account earns interest) within 10 business day(s) after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar day(s) after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund? - If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Security Bank & Trust Co
735 11th Street East
Glencoe, MN 55336
Phone: (320)864-3171

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include—

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the amount of the check and the name of the person to whom you wrote the check.

Reg E Disclosure (Consumer Only)

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA) - We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA - for example, getting additional cash back on an HSA debit card transaction - can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Preauthorized credits - You may make arrangements for certain direct deposits to be accepted into your checking, savings or HSA.

Preauthorized payments - You may make arrangements to pay certain recurring bills from your checking, savings or HSA.

Electronic check conversion - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telephone transactions - types of transactions - You may access your account by telephone using your account number(s), personal identification number (PIN), social security number and touch tone phone to:

- transfer funds from checking or savings account to checking or savings account
- get balance information about checking, savings or certificate of deposit
- get transaction history about checking or savings

You may access your account for telephone transactions at the following number(s) and during the following hours: (866)280-2872 (24/7)

Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM using your Debit Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking, savings or ready reserve line or credit
- transfer funds from checking or savings accounts to checking or savings accounts
- make payments from checking to loans
- get balance information about checking or savings
- the balance reported to merchants for use through POS includes unused portion of ready reserve credit line.

TRANSACTION LIMITATIONS: Standard Daily ATM (withdrawal) limit is \$210.00. Standard daily POS (purchase) limit is \$500.00.

Some of these services may not be available at all terminals.

Debit Card point-of-sale transactions - types of transactions - You may access your checking account(s) using your Debit Card to do transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution

Foreign Currency Conversion and Cross-Border Transactions – If you effect a transaction with your Card in a currency other than US Dollars, MasterCard(R) will convert the charge into a US Dollar amount. The MasterCard(R) currency conversion procedure is based on rates observed in the wholesale market or government-mandated rates, where applicable. The Currency conversion rate that MasterCard(R) uses for a particular transaction is the rate for the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transaction submissions to MasterCard(R) for processing are delayed, the currency conversion rate that MasterCard(R) uses may be the rate for the applicable currency on the date the transaction is processed (the Central Site Business Day). This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. MasterCard(R) charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard(R) charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. The fees MasterCard(R) charges us for cross-border transactions/currency conversions will be debited separately from your account. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard(R) Debit Switch in which the country of the merchant is different than the country of the cardholder.

Computer access plan - types of transfers - You may access your accounts at www.security-banks.com and using your access id and passcode to:

- transfer funds from checking or savings accounts (internal and external) to checking or savings accounts (internal and external)
- make payments from checking or savings accounts (internal and external) to loans (internal and external)
(Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)
- get balance information about checking, savings, certificate of deposit, line of credit or loans
- get transaction history about checking, savings, certificate of deposit or loans

Bill Pay - types of transfers –

You may access this service by mobile device or computer at www.security-banks.com using your AccessID and Passcode.

You may access this service to:

- make payments from your checking account(s) to Payees you designate within the United States. (Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately.)

Text, Mobile Browser, & Mobile App Banking - types of transfers.

You may access your accounts remotely with your cell phone or other mobile access device and using your AccessID, Passcode, Responses to multifactor authentication questions, and Text messaging commands (available separately). You may use this service to:

- transfer funds from checking or savings to checking or savings accounts (internal and external)

- make payments from checking or savings account (internal and external) to loans (internal and external)
- get balance information about checking, savings, certificate of deposit or loans
- get transaction history about checking, savings, certificate of deposit or loans
- Make mobile deposits to checking or savings [Mobile App Only]

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

TRANSFER LIMITATIONS & FEES - Refer to our Internet Banking Agreement & Disclosure or Internet Banking External Transfer Service Agreement for information about limits and fees that may apply to these external funds transfers.

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Termination - You may terminate the electronic fund transfer agreement by giving us written notice. For transfers you preauthorize with a third party, you should revoke authorization by appropriate notice to the third party. We may terminate the electronic fund transfer agreement by giving you written notice.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (320)864-3171 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your Checking, Money Market, & HSA account(s).

You will get a quarterly account statement from us for your Savings account(s), if the only possible electronic transfers to or from the account are preauthorized credits.

You will get a monthly account statement from us for your Savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.

- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limits on Liability for MASTERCARD(R) debit card. You will not be liable for any unauthorized transactions using your MASTERCARD debit card, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. (MasterCard is a registered trademark of MasterCard International Incorporated).

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Right to Bring Civil Action

You may bring a civil action against any person violating any provision of Minnesota Statutes section 47.69 (governing consumer privacy and unauthorized withdrawals). If you prevail in such an action, you may recover the greater of your actual damages or \$500. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

Point-Of-Sale Transactions

Payment for goods or services made in this manner shall not affect any of the rights, protections or liabilities in existing law concerning a cash or credit sale by means other than through the use of a terminal. You cannot reverse a point-of-sale transaction.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Security Bank & Trust Co.

735 11th Street East | PO Box 218

Glencoe, MN 55336

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday, & Friday - Holidays are not included.

PHONE: (320)864-3171

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.

12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Other Terms

Pending Transactions affect your Available Balance. Point of Sale and ATM transactions may affect your Available Balance. The amount of money in your account is referred to as your Account Ledger Balance and includes all deposits and withdrawals posted to your account. Your Available Balance is the portion of your Account Ledger Balance available to you at any given time. The Available Balance is adjusted throughout the day as we receive notice of pending transactions. Pending transactions may include ATM withdrawals and debit card transactions that have been authorized but not yet posted to your account.

MasterCard® Account Billing Updater Notice of Right to Opt Out

Effective immediately your Debit Card will be automatically enrolled in the free MasterCard® Automatic Billing Updater (ABU) service. With ABU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at (320)864-3171, mail us notice of your intention to opt out at Security Bank & Trust Co., PO Box 218, Glencoe MN 55336.

You must include your name, address, last 4 digits of your card number.

If you opt out, you may opt back in if you decide you want the MasterCard® Automatic Billing Updater service in the future. You may opt in the same way(s) that you can opt out.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Fee Schedule

Below you will find Security Bank & Trust Co.'s fee schedule. This fee schedule will be in effect for former Flagship Bank Minnesota customers beginning on April 20th, 2024.

SBTC 2024 Bank Fee Schedule		
DESCRIPTION	AMOUNT	NOTES
Account Verifications	\$5.00	3rd party request to verify a customer's accounts and balances at our bank. This request is always approved by our customer before providing the information.
Automatic Transfer Fee	\$2.00	
Bank Money Orders and Cashier's Checks	\$5.00	Customers only
Canadian Check Processing Fee	\$5.00/item	
Check Printing Fee	Varies by style	
Commercial Bill Pay Services	\$6.95	Monthly
Counter Checks	\$0.25 each	
Debit Card Replacement Fee	\$10.00	
Dormant Account Fee	\$5.00/month	A checking account with a balance of less than \$100 and no deposit or withdrawal activity for 24 months or more
Escheatment Fee	\$40.00	Unclaimed funds sent to the state of Minnesota
Estate Checks	\$0.15 each	Checks created for an established Estate account at our bank
Fax Transmission	\$3.00 1 st Page	.10 each additional page
Fax Transmission (International)	\$5.00 1 st Page	.10 each additional page
Indemnity Agreement	\$15.00	Lost document fee
Levy/Garnishment Fee	\$125.00	
Multiple Mailing Fee	\$2.00 per additional statement	Statement mailed to two or more different addresses.
Night Deposit Key	\$25.00	
Night Deposit Lock Bag	\$20.00	
Night Deposit Zipper Bag	\$5.00	
Overdraft Fee – Per Presentment*	\$30.00 per debit	- Maximum \$150/day - An Overdraft or NSF fee for a re-presented item or payment may be assessed after 7 calendar days from the date the original presentment was returned NSF
NSF Fee – Per Presentment *		- Maximum of (3) NSF or Overdraft fees per item or payment.
<i>**de minimis threshold</i>		<i>de minimis threshold</i> is applicable for NSF and Overdrafts and no fee will be assessed if the customer's account is overdrawn by, or the individual item is \$10 or less.
Out of Network ATM Fee	\$1.50	Per transaction
Photo Copies	\$0.25 each	
Research Fee/Statement Reconciliation	\$25.00 an hour \$25.00 minimum	Hourly rate for research of items. <i>No fee per bank error.</i>

Returned Deposit Item Fee	\$4.00/item	
Returned Mail Fee (Undeliverable)	\$5.00	One-time fee/item for undeliverable mail received from the USPS
Safe Deposit Box Rent	Varies	Varies by size and office location
Safe Deposit Box Past Due Rent Charge	\$10.00	One charge per late payment after 25 days past due
Safe Deposit Box Drilling Fee	\$300.00 min.	Customer will be charged the higher of; \$300 or the invoice for drilling and lock replacement.
Safe Deposit Box Replacement Key	\$25.00	
Statement Copy Fee	\$2.00	Request of printed copy of statement
Stop Payment Fee	\$25.00/item	
Telephone / Email Transfer Fee	\$4.00	Customer call/email request to transfer money between accounts
Transcript Statement	\$2.00	Request for activity on an account since last statement was cut
VISA Gift Card Fee	\$3.00/card	Customers only
Wire Transfer Fee – Incoming or Outgoing	\$20.00	
Wire Transfer Fee (International) – Incoming or Outgoing	\$35.00	

Terms & Conditions

TERMS AND CONDITIONS OF YOUR ACCOUNT

Contents:

1. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

2. AGREEMENT - This agreement, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the law of the state in which our office is located, and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of the account, has a present right, subject to request, to payment from a multiple-party account other than as an agent. A P.O.D. payee is a party only after the account becomes payable by reason of the payee surviving the original party. Unless the context otherwise requires, it includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party. It also includes a person identified as a trustee (of a trust created by a separate agreement) of an account for another whether or not a beneficiary is named, but it does not include any named beneficiary unless the beneficiary has a present right of withdrawal.

3. LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from

charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

4. DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the Account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

5. WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who so signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

MULTIPLE SIGNATURES, ELECTRONIC CHECK CONVERSION, AND SIMILAR TRANSACTIONS - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions, the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

NOTICE OF WITHDRAWAL - Federal regulations allow us to require you to give us at least 7 days notice, in writing, before you make a withdrawal from a savings, negotiable order of withdrawal (*NOW*) or money market account. Although we usually pay withdrawals or checks without a 7 day notice on these accounts, doing so does not mean that we give up the right to the notice. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

6. UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES-

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions. An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining Your Account Balance - Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date. We use your account's ledger balance and subtract the amount of any deposit not currently available (refer to the funds availability policy for more information) to determine whether your account is overdrawn.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient Funds (NSF) Fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that

we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment. An NSF or Overdraft Fee for a re-presented item or payment may be assessed after 7 calendar days from the date the original presentation was returned NSF. We may charge a maximum of 3 NSF or Overdraft fees per item or payment.

Payment Types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment Order of Items" subsection below.

Important information regarding "decoupled" cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance Information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches. Funds Availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold.

Payment Order of Items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Our policy is to process credit transactions first. We process ATM/POS debit card withdrawals/transactions second [according to the dollar amount with the smallest items being processed first for the day on which they are processed]. We process Online Banking transactions third [according to the dollar amount with the smallest

items being processed first for the day on which they are processed]. We process ACH debit transactions fourth [according to dollar amount with smallest items being processed first for the day on which they are processed]. We process checks fifth [according to the dollar amount with the smallest items being processed first for the day on which they are processed]. If a check, item or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). No NSF or overdraft fee will be assessed if your account is overdrawn by, or the individual item is \$10 or less. The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

7. OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. **INDIVIDUAL ACCOUNT** - is an account in the name of one person. **JOINT ACCOUNT - WITH SURVIVORSHIP (AND NOT AS TENANTS IN COMMON)** - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. **JOINT ACCOUNT - NO SURVIVORSHIP (AS TENANTS IN COMMON)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal. **REVOCABLE TRUST OR PAY-ON-DEATH ACCOUNT** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, (2) the beneficiary is then living, and (3) we have not been given written notice of a claim under a will. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

8. BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS- Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

9. STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you immediately sign the item or not. If the original stop payment request is received verbally, the stop payment order must be signed within 14 calendar days or it will cease to be binding.

If signed, your stop payment order is effective for six months and will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

10. TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

11. AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice. Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date. If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

12. CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

13. NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

14. STATEMENTS - YOUR DUTY TO REPORT UNAUTHORIZED SIGNATURES, ALTERATIONS AND FORGERIES - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the

circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

YOUR DUTY TO REPORT OTHER ERRORS - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

ERRORS RELATING TO ELECTRONIC FUND TRANSFERS (CONSUMER ONLY)- For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution.

ERRORS RELATING TO SUBSTITUTE CHECKS - For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

DUTY TO NOTIFY IF STATEMENT NOT RECEIVED - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

15. ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

16. REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

17. TEMPORARY ACCOUNT AGREEMENT - this option is selected, this is a temporary account agreement. This means that all account owners have not yet signed the signature card, or that some other account opening requirement has not been completed. We may give you a duplicate signature card so that you can obtain all of the necessary signatures and return it to us. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

18. SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

19. AGENCY (POWER OF ATTORNEY) DESIGNATION - A single individual is the owner. The authorized signer is

merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

20. RESTRICTIVE LEGENDS OR ENDORSEMENTS – The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

21. FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

22. PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

23. FICTITIOUS BUSINESS NAME ACCOUNTS - If you hold an account under a fictitious name, each of you represents that one or more of you have the right to use that name and have fulfilled all the legal requirements for using the name and doing business under that name. "Fictitious business name" means, in the case of an individual, a name that does not include the surname (last) of the individual or that suggests the existence of additional owners (e.g., "& Company"). In the case of a partnership, other than a limited partnership, a name that does not include the surname of each general partner or a name that suggests the existence of additional owners is a fictitious business name. In the case of a corporation, any name other than the corporate name stated in its articles of incorporation is a fictitious business name. In the case of a limited partnership or a limited liability company, any name other than the name of the limited partnership or limited liability company on file with the Secretary of State is a fictitious business name.

24. POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

24. STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

25. FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance

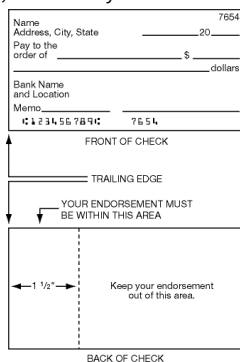
Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self-directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self-directed qualified retirement account is up to \$250,000. (An IRA is a self-directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

26. ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.

It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.



28. UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

29. DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

30. UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for a UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

31. FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is

someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

32. CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

33. BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report. Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. The TIN is either a social security number (SSN) or an employer identification number (EIN). For most organization or business accounts other than sole proprietorships, the appropriate TIN is the EIN of the organization or business entity. For sole proprietorships, either the SSN or the EIN is appropriate. However, we must supply the IRS with both the individual owner's name and the business name of the sole proprietorship. The appropriate TINs for various other types of accounts are:

Account type – TIN

Individual - SSN of the individual.

Joint Account - SSN of the owner named first on the account.

Uniform Gift/Transfer to Minor - SSN of the minor.

Informal (Revocable) Trust - SSN of the owner.

In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income. If you do not have a TIN, we may defer backup withholding if you certify that you do not have a TIN but have applied for one. However, we must begin backup withholding if you do not supply us with a certified TIN within 60 days. If you do not have a TIN because you are a foreign person (either an individual who is a nonresident alien or a foreign organization) you must certify your foreign status. If you are an exempt payee (receiver of interest payments), you do not need to certify your TIN, but you will have to certify your exempt status and supply us with your TIN. The most common exempt payees are corporations, organizations exempt from tax under Section 501(a), and an individual retirement plan or a custodial account under Section 403(b)(7). If you do not supply us with the appropriate TIN, we may refuse to open your account.

34. CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

35. LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

36. CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

37. TRANSACTIONS BY MAIL - You may deposit checks by mail. You should endorse the check being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the check is credited to the correct account. You should use the pre-encoded checking deposit slips found behind your checks in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the check should be credited, we may apply it to any account or any loan balance you have with us or we may return the check to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

38. LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for certain legal actions.

39. CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

40. CHECK STORAGE AND COPIES - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

41. CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

42. TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any

substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

43. ACCOUNT SECURITY - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access devices(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

ACCOUNT NUMBERS - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a "preauthorized draft." A preauthorized draft is a draft or check that can be used to withdraw money from your account. Unlike a typical personal check, you do not issue or sign a preauthorized draft, someone else does on your behalf. For example, if you provide your account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue and sign a check to withdraw money from your account. If you have truly authorized the preauthorized draft (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a preauthorized draft. A swindler could issue a preauthorized draft in an amount greater than you authorized, or issue additional preauthorized drafts that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

ACCESS DEVICES - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

BLANK CHECKS - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributes to the loss.

44. REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

45. TELEPHONIC INSTRUCTIONS – INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email,

voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

46. MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems. If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

47. CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

48. CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

49. RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

50. WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

51. HEALTH SAVINGS ACCOUNTS (HSA) - For your convenience, we permit you to take distributions from your HSA by check. This feature can raise a variety of tax concerns - for example getting additional cash back on an HSA checking transaction. As a result, if you have more than one account with us, it is a good practice to make sure you are using the appropriate checkbook for the transaction. Also, it is your responsibility to ensure your distributions and other actions related to the HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The

terms of this agreement are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

52. UNLAWFUL INTERNET GAMBLING NOTICE - If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

53. ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

54. INTERNATIONAL ACH TRANSACTIONS – Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

55. QUESTIONS AND ANSWERS ABOUT CHECKING ACCOUNTS –

Q. CAN YOUR CHECKING ACCOUNT BE CLOSED FOR MISUSE?

A. Yes. There is a provision in Minnesota law that permits financial institutions to close accounts due to overdrafts or NSF checks. Policies vary among financial institutions as to when an account will be closed for misuse. Closure usually requires 30 days written notice. However, when an account is in an overdraft position or the financial institution has reason to believe funds will not be collectible, immediate closing may take place. Should your account be closed for NSF activity, Minnesota law prohibits any financial institution from opening a checking account for you for one year. Many financial institutions have set internal policies that expand the period of time to 5 years. All financial institutions are required to verify whether or not you have had an account closed in the last year every time you apply for a new account. Protect your checking account privileges. Always make sure that there are funds available in your account when you write a check and reconcile your account monthly. Maintaining an existing checking account is a lot easier than trying to go without an account.

Q. SHOULD YOU GIVE OUT YOUR CHECKING ACCOUNT NUMBER?

A. No. In the financial institution industry, there is an instrument called a "sight draft." A sight draft looks like a check but does not require a signature. It is payable immediately. Sight drafts have become one of the most common forms of fraud involving consumers. Once a criminal has your account number, they prepare a sight draft and run it through the clearing system for checks. The funds are out of your account before you are even aware of it and if you don't balance your account on a regular basis, you won't be aware of it. If you furnish the account number to a telemarketer, the case can be made that it was an authorized transaction. Never give your account number out over the telephone.

Q. WHEN CAN YOUR FINANCIAL INSTITUTION GIVE INFORMATION ABOUT YOUR ACCOUNT TO OTHERS?

A. From time to time, your financial institution may release the information necessary to inform you of new products or services. Other times, the financial institution may be legally required to release information. If your account is closed due to misuse on your part, the financial institution may be required to report that to a

credit bureau. Other examples include:

- When verifying a check you wrote or authorizing an electronic withdrawal.
- When required by law or regulation or upon receipt of a court order, subpoena or search warrant.
- When your financial institution has an arrangement with another company to market its products or services to you.

56. ELECTRONIC DISCLOSURES AND NOTICES

This disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand prior to giving your consent that:

- (1) Your consent applies only to disclosures and notices regarding your deposit accounts, excluding your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us;
- (4) You can withdraw your consent at any time by calling us; and
- (5) You must promptly provide us with the information (such as an email address) needed to communicate with you electronically and update us as to any changes in such information by calling us.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

57. NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

FACTS	WHAT DOES SECURITY BANK & TRUST CO. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number - Credit history - Account balances - Account transactions - Payment history - Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Security Bank and Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Security Bank & Trust Co. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions	Call 320-864-3171 or go to www.security-banks.com
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What We Do

<p>How does Security Bank & Trust Co. protect my personal information?</p>	<p>To protect your personal information from unauthorized access & use, we use security measures that comply with federal law. These measures include computer safeguards & secured files & buildings.</p>
<p>How does Security Bank & Trust Co. collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account - Show your government-issued ID - Apply for a loan - Show your driver's license - Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws & individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial & non-financial companies.</p> <ul style="list-style-type: none"> - <i>Security Bank & Trust Co. does not share with our affiliate.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial & non-financial companies.</p> <ul style="list-style-type: none"> - <i>Security Bank & Trust Co. does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Security Bank & Trust Co. doesn't jointly market.</i>

Other Important Information

For Alaska, Illinois, Maryland & North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi & New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization & we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Contact Info, Locations, & Hours of Operation

Phone Numbers:

Glencoe Main Office: **320-864-3171**

Website Address:

www.security-banks.com

Security Bank & Trust Co. Locations:

Brownton

128 4th Ave N
Brownton, MN 55312
320-328-5222

Cambridge East

127 Opportunity Blvd N
Cambridge, MN 55008
763-689-2528

Cambridge Main

127 South Main St
Cambridge, MN 55008
763-689-5153

Chaska

1575 White Oak Dr
Chaska, MN 55318
952-448-2265

Cologne

1110 Village Pkwy
Cologne, MN 55322
952-466-2014

Corporate

2202 11th St E
Glencoe, MN 55336
320-864-3107

Eden Prairie

7525 Office Ridge Cir
Eden Prairie, MN 55344
952-944-6050

Glencoe

735 11th St E
Glencoe, MN 55336
320-864-3171

Hamburg

591 Park Avenue
Hamburg, MN 55339
952-467-2992

Isanti

711 6th Ave NE
Isanti, MN 55040
763-444-5528

Mayer

317 Ash Ave N
Mayer, MN 55360
952-657-2309

Minnetonka

3330 County Road 101
Minnetonka, MN 55391
952-745-9440

New Auburn

7422 7th Ave
New Auburn, MN 55366
320-864-6470

New Germany

270 Broadway St E
New Germany, MN 55367
952-353-2221

North Oaks

1048 Meadowlands Dr
White Bear Twp, MN 55127
651-653-0768

Plato

8 Third St SW
Plato, MN 55370
320-238-2208

Ramsey

14150 St Francis Blvd NW
Ramsey, MN 55303
763-712-1277

Waconia

539 S Elm St
Waconia, MN 55387
952-442-5161

Waconia In-Store

835 Marketplace Dr
Waconia, MN 55387
952-442-5955

Wayzata

1415 Wayzata Blvd E
Wayzata, MN 55391
952-473-1959

Winsted

110 First St N
Winsted, MN 55395
320-485-3831

Other Security Bank & Trust Co. ATMs

Walk-Up ATM Available 24 Hours A Day: Brownton, Hamburg, Wayzata

Walk-Up ATM Available During Store Hours: Waconia In-Store

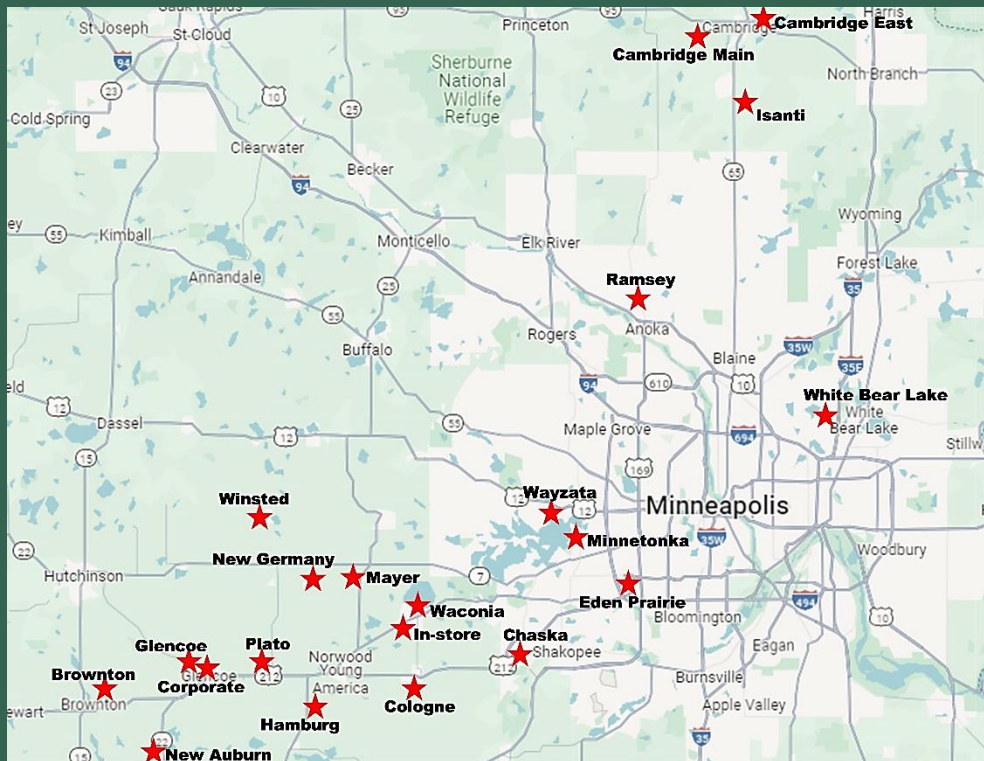
Drive-Up ATM Available 24 Hours A Day: Cambridge, Chaska, Cologne, Corporate, Eden Prairie, Minnetonka, Winsted

*For Hours of Operation & ATM Services for all locations, visit www.security-banks.com.

Key Dates & Times to Remember

April 10 th -April 19 th	<ul style="list-style-type: none">Your <i>new</i> Security Bank & Trust Co. MasterCard® Debit Card arrives. You may activate upon receipt.
April 12 th , 2024	<ul style="list-style-type: none">Bill Pay access will be disabled at 3:00 p.m.
April 19 th , 2024	<ul style="list-style-type: none">Flagship Bank Minnesota Online & Mobile Banking disabled at 3:00 p.m.At the close of business day, the system conversion will begin for the Flagship Bank Minnesota system.Statements from the Flagship Bank Minnesota system will be cut & mailed for all Checking & Savings accounts.
April 20 th , 2024	<ul style="list-style-type: none">Security Bank & Trust Co. Debit Cards live & ready for use.Destroy Flagship Bank Minnesota Debit Card upon successful use of your Security Bank & Trust Co. Debit Card.Security Bank & Trust Co.'s Funds Availability goes into effect.Security Bank & Trust Co.'s Fee Schedule goes into effect.
April 22 nd , 2024	<ul style="list-style-type: none">Security Bank & Trust Co. Online Banking live & ready for use by 8:00 a.m. This includes Mobile Banking, Mobile Deposit, Bill Pay, etc.Security Bank & Trust Co. Routing Number is now in effect for all Direct Deposit & ACH originators: 091916161.Expect to see the same friendly faces on Monday morning! <p style="text-align: center;"><i>Welcome!</i></p>

At Security Bank & Trust Co. our mission is to provide quality bank services. Meeting the financial needs of our customers is important to us. If you have questions on any of our products or services, please contact us for more information.



www.security-banks.com

735 11th Street East, Glencoe, MN 55336

320.864.3171



**Brownton • Cambridge • Chaska • Cologne • Eden Prairie • Glencoe • Hamburg
Isanti • Mayer • Minnetonka • New Auburn • New Germany • North Oaks • Plato
Ramsey • Waconia • Wayzata • Winsted**