

# Truth in Savings Disclosure

10/20/2020



TISA Disclosure for DD Product 002

## ONLINE ADVANTAGE CHECKING

### TIERED VARIABLE RATE INFORMATION

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$9,999.99	.0100%	.01%
\$10,000.00-	\$49,999.99	.0100%	.01%
Balances Over	\$49,999.99	.1000%	.10%

### DETERMINATION OF RATE

- \* Your interest rate may change on your account every day.
- \* There are no maximum or minimum interest rate limits for this account.

### COMPOUNDING AND CREDITING

- \* Interest will be compounded Daily and will be credited to your account monthly.
- \* If you close your account before interest is credited, you will not receive the accrued interest.
- \* We use the average monthly balance to calculate interest on your account.

### MINIMUM BALANCE REQUIREMENTS

- \* You must deposit \$100.00 to open this account.
- \* You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

### ACCRUAL ON NONCASH DEPOSITS

- \* Interest begins to accrue on the first business day after the day of your deposit.

### DORMANT/INACTIVE ACCOUNT INFORMATION

- \* A dormant account fee of \$10.00 per month will be charged after 12 months of inactivity.

### PROCESSING ORDER

- \* (1) All credit items (2) ATM and debit card debits (3) ACH debits (4) Checks presented for cash at McHenry Savings Bank location (5) Checks drawn on a McHenry Savings Bank account (on us) deposited and checks cashed at other banks (inclearings) will post in check number order.

### FEES AND CHARGES

The following fees and charges may be assessed against your account:

- \* Monthly balance requirement Fee of \$5.00 will be charged if the average balance falls below \$5,000.00.
- \* Check printing fees vary by the style of the checks ordered.
- \* An overdraft fee of \$35.00 will be charged per item for overdrafts created by check, in-person withdrawal, ATM withdrawal, other electronic means, or bank assessed fees.

\* Daily overdraft fee of \$5.00 after the 3rd consecutive day.  
\* Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges that may be associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change and upon request.

TRANSACTION LIMITATIONS

\* No transaction limitations apply to this account.

Overdraft Protection

\* Additional information available on all Overdraft Programs upon request.

CURRENT RATE INFORMATION

\* The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 10/20/2020. To obtain current rate and annual percentage yield information, please call 815-385-3000.

\* ADDITIONAL INFORMATION

Three (3) Foreign ATM Fees waived per month.