

**PRODUCT INFORMATION SHEET
ONLINE INDEXED SAVINGS**



ELIGIBILITY REQUIREMENTS. You must deposit \$1,000 to open this account.
Maximum account balance cannot exceed \$2,000,000 at any time

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.0000%	0.00%
2	Equal to or greater than \$2,500.00 but less than \$10,000.00	4.4000%	4.50%
3	Equal to or greater than \$10,000.00 but less than \$25,000.00	4.4000%	4.50%
4	Equal to or greater than \$25,000.00 but less than \$100,000.00	4.4000%	4.50%
5	Equal to or greater than \$100,000.00 but less than \$2,000,000.00	4.4000%	4.50%
6	Equal to or greater than \$2,000,000.00	0.0000%	0.00%

Your interest rate and annual percentage yield may change.

Determination of Rate. The interest rate on your account is based on

- All interest rate tiers are based on 80% to 110% of the weekly average 4-week Treasury Bill secondary market as published by the Federal Reserve in their H.15 Release.

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

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

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A Minimum balance fee of \$5.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00.

You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 24 months of inactivity.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the first business day after the day of your deposit.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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 07/31/2023. To obtain the current rate(s) and annual percentage yield information, please call (815)385-3000.

FEES AND CHARGES. Please refer to the separate Consumer Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Consumer Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.