



DISCLOSURE FOR NON-INTEREST BEARING CHECKING ACCOUNTS

SUMMARY OF ACCOUNT TERMS

Direct Inquiries to: 1-888-769-3796

Account Type Digital Checking

Routing Number 075911852

Minimum Initial Deposit	Minimum Daily Ledger Balance	Average Monthly Cycle Ledger Balance	Combined Related Aggregate Ledger Balance	Monthly Cycle Maintenance Fee	Activity Fee (Per Item)
\$25.00	N/A	N/A	N/A	N/A	N/A

DEFINITION OF TERMS

Ledger Balance – For deposit accounts, the ending balance in the Account after all deposits, plus interest credited to the Account, minus all withdrawals and other debits to the Account have been posted at the close of the business day.

Average Monthly Cycle Ledger Balance – The average of each business days' ending Ledger Balance during the monthly cycle.

Combined Related Aggregate Ledger Balance – The lowest daily combined Ledger Balance of this Account and all “**Related Accounts**” that have been designated by you and linked by the Bank for this purpose.

Related Accounts – Include designated consumer savings, money market, certificate of deposit accounts, and current outstanding principal consumer and mortgage loan balances. Classic Lines of Credit and certain deposit account balances for retirement or tax-deferred accounts are excluded. Related Accounts may not be linked with more than one account for purposes of Combined Related Aggregate Ledger Balances.

Activity – “**Items**” which represent withdrawals or transfers processed against your Account that are initiated by you.

Item – A debit (withdrawal or transfer) or credit (deposit or transfer) by/of a check (paper or electronic), Automated Clearing House (ACH), Automated Teller Machine (ATM), Check Card, Voice/Telephone Response Unit (VRU), on-line banking, or other technologies/means as provided by or processed by the Bank from time to time.

MAINTENANCE FEES

- The Monthly Cycle Maintenance Fee is waived if 1) the Daily Ledger Balance; 2) the Average Monthly Cycle Ledger Balance; **OR** 3) the Combined Related Aggregate Ledger Balance, is equal to or greater than the amount disclosed in the table above during the monthly cycle.
- The Monthly Cycle Maintenance Fee is waived while you maintain a monthly direct deposit into this Account.
- Opening an account with an amount less than the Minimum Daily Ledger Balance will result in the account being assessed a Monthly Cycle Maintenance Fee for the initial monthly cycle, unless another balance qualification disclosed is met or a monthly direct deposit is established.
- This section not applicable.

ACTIVITY FEES

- This section not applicable.

TRANSACTION LIMITATIONS

Without limitation, you may make withdrawals from the Account or transfer funds from the Account in accordance with procedures established by the Bank. See Johnson Bank's "Deposit Account Disclosures and Agreement" for additional information.

OTHER LIMITATIONS AND FEES

- You agree not to order, create, or generate checks.**
- This account requires the use of eStatements. A monthly fee of \$2.00 will be charged to your account if you elect to receive paper statements.
- Overdraft fees do not apply to this account. Items that overdraw the account are returned.

Must be 18 years of age to open and maintain an individual account, or hold an account jointly with an individual over the age of 18.

If your account balance is \$0.00, the account will be closed after 35 consecutive calendar days.

I/we understand and accept the terms and conditions of this Account and consent to the terms of this disclosure and Johnson Bank's "Deposit Account Disclosures and Agreement."

The entire disclosure for this Account consists of two (2) pages. See reverse side for additional information.



Member FDIC

Digital Checking Fee Schedule | Personal Services

Bold items identify fees that may be charged in connection with the Account. Other fees listed identify services provided by Johnson Bank.

DEPOSIT SERVICES

Deposited/cashed item returned.....	\$10.00
Foreign item deposited (Canadian).....	\$4.00
Stop payment (per item).....	\$35.00
Overdraft and returned item fee*	\$0.00

WIRE TRANSFER SERVICES

In addition to the below wire transfer charges, additional charges from originating or receiving banks may be added.

Incoming (domestic)	\$15.00
Incoming (foreign)	\$20.00
Outgoing repetitive (domestic).....	\$20.00
Outgoing (domestic).....	\$25.00
Outgoing (foreign).....	\$50.00
Wire transfer trace (domestic or foreign).....	\$15.00

DEBIT CARD/ATM SERVICES

Card replacement fee.....	\$5.00
Expedited card fee.....	\$25.00
Expedited PIN fee.....	\$25.00

VAULT SERVICES

Coin counting (per dollar).....	\$0.10
Coin deposited	
Per standard bag.....	\$5.00
Loose (per \$100.00)	\$0.15
Machine rolled (per roll)	\$0.10
Coin ordered (per roll)	\$0.15
Currency deposited (per \$1,000.00).....	\$0.75
Currency ordered (per strap)	\$0.60

NIGHT DEPOSITORY SERVICES

Depository bag zippered vinyl.....	\$5.00
Depository bag locked.....	\$40.00
Additional or replacement key.....	\$10.00

OTHER SERVICES

Cashier's check	\$10.00
Reissue lost cashier's check	\$35.00
Collections (per item incoming/outgoing)	\$50.00

In addition to the collection charges, additional charges from correspondent or foreign banks may be added.

Copy of cancelled check or other document (per item).....	\$7.00
Copy of statement	\$10.00
Counter check fee (per check)	\$1.00
Facsimile request (per page local)	\$3.00
Facsimile request (per page long distance).....	\$7.00
Foreign bank draft.....	\$20.00
Foreign currency.....	varies
Legal request (plus costs).....	\$100.00
Non-customer check cashing (per check over \$100.00).....	\$3.00
Overnight delivery (per package)	\$20.00
Records research (per hour/\$20.00 min.).....	\$35.00
Special account handling.....	\$25.00

Per instruction/per account/per month

Statement reconciliation (per hour/\$20.00 min.).....	\$35.00
Telephone transfers.....	\$5.00

There is no charge to transfer funds using Automated Account Access.



*Overdraft fees do not apply to this account. Items that overdraw the account are returned.