

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$25,000.01	4.0500%	equal 4.13%
2	Equal to or greater than \$25,000.01	0.1000%	range from 4.13% to 0.10%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

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

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

Additional Rate Information. Effective March 1, 2025, balances up to \$25,000 will earn 4.13% Annual Percentage Yield (APY) if requirements are met. Balances greater than \$25,000 will earn 0.10% APY.

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

ADDITIONAL BENEFITS.

No monthly service charge
No minimum balance to maintain
Discretionary Overdraft Privilege
Free initial basic ATM/debit card
Monthly e-statements
Free online banking with unlimited bill pay
Refund up to \$15.00 of worldwide ATM fees per qualification cycle

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A \$5.00 dormant fee will be charged per month after 365 days of customer initiated inactivity.

DISCRETIONARY OVERDRAFT PRIVILEGE. Discretionary overdraft privilege is available on the account in which we will strive to pay items presented when available funds are insufficient. An insufficient balance may result from: the payment of checks, in person withdrawals, ATM withdrawals or withdrawals by other electronic means. At our discretion, items will be considered based on a customized limit that may or may not change on a daily basis. The limit may be reduced to zero or overdraft privilege may be revoked at any time.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The following qualifications must be met each qualification cycle or the ATM fees* will not be refunded and the interest rate will fall to .010% APY on the entire balance. (*See Additional Benefits)

The monthly Prime qualification cycle is the period from the first business day of the month to 3:00 PM CST of the last business day of the month (the last weekday Monday-Friday excluding Federal holidays). All debit card purchases and ACH transactions must post to and clear your account before 3:00 PM CST of the last business day of the month in order to count towards your qualifications for the month.

The last business day of the weeks cuts off at 3:00 PM CST each Friday. Any transactions that post to and clear your account after 3:00 PM CST on a Friday go onto the following Monday's work. If the last day of the month falls on a Saturday or a Sunday, only transactions that post to and clear your account before 3:00 PM CST on the preceding Friday will count towards meeting your qualifications for that month.

Please refer to the annual Prime calendar for additional information.

QUALIFICATIONS:

Complete twelve (12) Point of Sale (POS) debit card purchases that post to and clear your account per qualification cycle.

Sign up and receive e-statements through FAB&T online banking.

Authorize at least one (1) direct deposit, ACH debit, or FAB&T online bill payment per qualification cycle. Bill payment must be to a third party, not another checking, savings, or Money Market account, etc..

ADDITIONAL DISCLOSURE INFORMATION:

You will only be permitted to have one Prime account on which you are listed as the primary owner.

We are only able to offer products like this if our customers make Prime Checking their 'primary' checking account and use their FAB&T debit card for all their daily expenditures. Utilization of the debit card in this manner benefits all account holders, as well as the Bank and plays an essential part in our ability to maintain all the features and benefits of the account.

As with all of our Prime Checking customers, we monitor the debit card transaction activity of each account. Please be aware that we reserve the right to close any account at any time if we determine that account is not being used in the spirit intended.

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 02/28/2025. To obtain the current rate(s) and annual percentage yield information, please call (800)982-4511.

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

A \$10.00 fee will be charge if the account is closed within 30 days of the opening date.

A \$5.00 fee will be charged for a cashiers check if you request that your account be closed and the remaining balance be provided to you in a cashiers check.

Printed checks are available for this account. Prices may vary.

International conversion fees may apply.