

SPECIFIC ACCOUNT DETAILS

BUSINESS DBA CHECKING ACCOUNT

(Sole Proprietor)

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge fee of \$10.00 will be imposed every statement cycle unless you maintain an average daily balance of \$1,000.00.

Other Charges:

A per ATM withdrawal fee of \$1.50 for transactions conducted at ATMs other than Northwest Community Bank; Collinsville Bank, a Division of Northwest Community Bank, and Litchfield Bancorp, a Division of Northwest Community Bank which will be debited from the account at end of statement cycle.

Fees:

Per debit (checks and ACH) item1-50 \$.00
Per debit (checks and ACH) item51 and over \$.25

BUSINESS CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Fees:

Per checks paid and items deposited1-50 \$.00
Per checks paid and items deposited501 and over \$.50

BUSINESS ANALYSIS ACCOUNT

Minimum balance to open the account - You must deposit \$25.00 to open this account.

A monthly maintenance service charge of \$12.00 plus per item charges apply, but can be offset by an earnings credit. See separate document for fees and earnings credit calculation.

BUSINESS CHECKING - NOW ACCOUNT

(sole proprietor and non-profits)

Rate Information - At our discretion, we may change the interest rate and annual percentage yield on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees:

A monthly maintenance service charge fee of \$12.00 will be charged.

Per check paid\$.15
Per item deposited\$.13

IOLTA AND IORETA ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

BUSINESS MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

COMMON FEATURES

Please refer to our separate Schedule of Charges for additional information about charges.

Check printing(fee depends on style and quantity of check ordered)

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

- BUSINESS DBA CHECKING ACCOUNT (sole proprietor)
- BUSINESS CHECKING ACCOUNT
- BUSINESS ANALYSIS CHECKING ACCOUNT
- BUSINESS CHECKING - NOW ACCOUNT (sole proprietor and non-profits)

Rate Information:

- **Tier 1** - If your daily balance is \$9,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$9,999.99, but less than \$20,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 3** - If your daily balance is more than \$19,999.99, but less than \$30,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is \$30,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

IOLTA AND IORETA ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

BUSINESS MONEY MARKET ACCOUNT

Rate Information:

- **Tier 1** - If your daily balance is \$2,499.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$2,499.99, but less than \$5,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____% .
- **Tier 4** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

