



# Great Midwest Bank

Local Bank, Local Mortgage, Local Service.

## RULES OF ACCOUNT ADDENDUM AND SCHEDULE OF FEES

### **Totally Free Checking**

Your Totally Free Checking account requires an opening balance of \$200. The special features offered include:

- No minimum balance (After opening balance)
- Unlimited check writing
- Free Check safekeeping
- No Per-check charge
- No monthly service charge
- Optional CheckCard or ATM Card

All transactions at ATM terminals owned by Great Midwest Bank are free of charge. First three (3) withdrawals via ATM card or Check Card from other ATMs (Automated Teller Machines) will be free. Thereafter, there will be a fee of \$.75 per each ATM withdrawal or attempted withdrawal.

### **NOW Account (Interest on Checking)**

Your NOW account requires an opening balance of \$200 and is available without a monthly maintenance fee if you meet one of the following conditions:

\$500 minimum daily balance in the NOW account; or \$2,000 in a savings account or certificate of deposit; or are a mortgage loan customer, or are a Senior Citizen (62 years or older). (Please let us know if you qualify).

Interest: Your NOW account will earn interest on the daily collected balance in the account at a rate established by the bank each day and posted within each office. Interest rates are subject to change daily. Interest will be credited and compounded monthly. Should you prefer not to meet any of the above mentioned conditions, you will still earn interest on the collected funds in your account; however, your maintenance fee will be \$6.00 per month plus \$.30 per debit per statement period. (Including any other charge against your account and any withdrawals via ATM card or CheckCard from Automated Teller Machines not owned by Great Midwest Bank).

### **Investment Checking (Super NOW Account)**

Your Investment Checking Account requires an opening balance of \$2,500.

Interest: Your Investment Checking Account will earn the current Super NOW Account interest rate for each day the collected balance is maintained at \$2,500 or more. For each day your account's collected balance is below \$2,500, Great Midwest will pay the NOW account rate. Interest rates are subject to change daily. Interest will be credited and compounded monthly.

Your Investment Checking Account is available without a monthly maintenance fee if you maintain a \$2,500 minimum daily balance.

Should you prefer not to keep the above mentioned balance, your maintenance fee will be \$8.00 per month plus \$.30 per debit per statement period. (Including any other charge against your account and any withdrawals via ATM card or CheckCard from Automated Teller Machines not owned by Great Midwest Bank).

### **Insured Investment Fund (Money Market Account)**

Your Insured Investment Fund requires an opening balance of \$2,500.

Interest: Your Insured Investment Fund will earn interest on the daily collected balance, at a rate established by the bank and posted within each office.

Interest on your Insured Investment Fund will be credited and compounded monthly. Accounts under \$2,500 earn interest at the NOW Account rate. Accounts with a balance of \$2,500 to \$25,000 earn interest at the posted money market rate. Accounts with balances of \$25,000 earn interest at a premium money market rate. Interest rates are subject to change daily.

You may make as many withdrawals as you wish from your Insured Investment Fund by mail, in person at a teller window, or via Automated Teller Machines.

Federal regulations limit pre-authorized transfers (e.g., automatic transfers to other accounts, insurance payments etc.) and telephone transfers to six per statement period. Included in those six transfers is a maximum of three checks per statement period. If more than three checks or 6 transfers are completed in a statement period, a fee of \$6.00 will be assessed. In addition there will be a \$.30 charge for each check over 3 or each transfer over 6 during a statement period.

A transaction will be considered complete on the day it is posted to your account (e.g., a check written late in one statement period and clearing the Bank early in the following statement period will be counted among the transactions of the later statement period).

Your Insured Investment Fund is free of monthly maintenance fees if you maintain a minimum daily balance of \$500 during the statement period and do not exceed the above transaction limitations.

Should you prefer not to keep a \$500 minimum daily balance your maintenance fee will be \$6.00 per month plus \$.30 per debit. (Including any other charge against your account and any withdrawals via ATM card or CheckCard from Automated Teller Machines not owned by Great Midwest Bank).

### **Premium Passbook (Premium Interest Rate)**

Your premium Passbook Account requires an opening balance of \$10,000. If the balance falls below \$10,000, a monthly maintenance fee of \$10.00 will be charged and the interest rate reverts to the regular Passbook rate until such a time as the balance again reaches \$10,000.

Interest: Your Premium Passbook Account will earn interest on the daily balance, at a rate posted at each office. Interest will be credited and compounded quarterly. Interest rates are subject to change daily.



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## RULES OF ACCOUNT ADDENDUM AND SCHEDULE OF FEES (CONTINUED)

### Premium Passbook Plus (Premium Interest Rate)

Your Premium Passbook Plus Account requires an opening balance of \$25,000. If the balance falls below \$25,000, a monthly maintenance fee of \$10.00 will be charged and the interest rate reverts to the regular Passbook rate until such a time as the balance again reaches \$25,000.

Interest: Your Premium Passbook Plus Account will earn interest on the daily balance, at the rate posted at each office. Interest will be credited and compounded quarterly. Interest rates are subject to change daily.

### Platinum Passbook

Your Platinum Passbook Account requires an opening balance of \$50,000.

If the balance falls below \$50,000, a monthly maintenance fee of \$10.00 will be charged to the account and the interest rate will revert to the Regular Passbook rate until such time as the balance again reaches \$50,000.

Interest: Your Platinum Passbook Account will earn interest on the daily balance. The current interest rate will be posted at each branch office. Interest will be compounded and credited to the account quarterly.

Interest rates are subject to change daily.

### Passbook and Statement Savings Account

Your Passbook or Statement Savings Account requires an opening balance of \$200. If the minimum daily balance falls below \$200, a monthly maintenance fee of \$2.00 will be charged. This maintenance fee does not apply to customers under age 18.

ATM transactions are free if you maintain an account balance of \$250 or more during the entire monthly statement period. If you prefer not to keep the \$250 minimum balance your ATM fees will be \$ .30 per each withdrawal or attempted withdrawal during the statement period from Automated Teller Machines not owned by Great Midwest Bank.

Interest: Your Passbook or Statement Savings Account will earn interest on the daily balance, at a rate posted at each office. Interest will be credited and compounded quarterly. Interest rates are subject to change daily.

### Our Offices

15900 W. Bluemound Road  
Brookfield, WI 53005 (262) 784-4400

4775 S. 27th Street  
Greenfield, WI 53221 (414) 282-2800

600 Hartbrook Drive  
Hartland, WI 53029 (262) 367-4200

505 W. Brown Deer Road  
Bayside, WI 53217 (414) 352-3710

5732 W. Oklahoma Avenue  
Milwaukee, WI 53219 (414) 545-8700

5150 S. 76th Street  
Greendale, WI 53129 (414) 421-7400

10269 W. National Avenue  
West Allis, WI 53227 (414) 546-0404

6702 Odana Road  
Madison, WI 53719 (608) 833-4400

1050 E. Chestnut Street  
Chilton, WI 53014 (920) 849-9381

135 E. College Avenue  
Appleton, WI 54911 (920) 734-1426

### Personal Account Schedule of Fees and Services

#### CHECKING FEES:

Checks & other debit items returned unpaid	\$20/item
Overdraft item paid	\$20/item
Overdraft Protection	
-Transfer from savings or checking with balances over \$2,500	Free
-Transfer from savings or checking with balances under \$2,500	\$10/occurrence
-Visa/Mastercard	\$2/month
Stop Payment request	\$12/item
Copy of paid checks	\$2/item
Special or duplicate statement	\$4/statement
Account history printout	\$2.00
Check printing	Fee varies

#### OTHER FEES:

Bank Check	First check free
Additional checks	\$2/item
Deposited item returned	\$10.00
Money orders	
Customer	\$1/item
Travelers Checks	
Single Signature, Customer	1% of sale*
Checks for two	
Customer	1 ½% of sale
Telephone Transfer	
Via 24 Hour Phone Banking System	Free
Staff Assisted	\$2.00*
Coin Processing	1% of amount* (\$2 minimum)
Internet Banking	Free
Bill Pay	Free
ATM Card/CheckCard	Free
ATM Card/CheckCard Reissue	\$5.00
ATM Card/CheckCard PIN Reminder	\$5.00
Account closing within 90 days of opening	\$5.00
Lost account replacement	\$10.00
Record research, account reconciliation	\$20/hour
Legal Notice (including but not limited to Garnishments, Levies, & Attachments)	\$40.00
Sight draft withdrawal processing	\$5/draft
Municipal bond coupon	\$8/coupon

\*Fee waived if household savings balance of \$5,000 or more is maintained.

#### WIRE TRANSFER FEES

Domestic Incoming	Free
Domestic Outgoing	\$12.00
International Incoming	\$35.00
International Outgoing	\$35.00