



*Your Choice of CHECKING Accounts at First Financial Bank in Winnebago*

	Simple Checking #	Value Checking #	Senior Value Checking # +	NOW Checking (^Eligibility limitations)	SUPER NOW Checking (^Eligibility limitations)	HSA ** (Health Savings Account) Checking
<b>Amount To Open</b>	\$ 100	\$ 100	\$ 100	\$ 500	\$ 2,500	\$ 250
<b>Minimum Balance Requirement</b>	None	\$ 300 Minimum Daily Balance	None	\$ 500 Average Daily Balance	\$ 2,500 Average Daily Balance	\$ 250 Average Daily Balance
<b>Minimum Balance Fee</b>	None	\$ 2.50 if balance falls below minimum any day of the month	None	\$ 5.00 if balance falls below Avg Daily Bal for the month	\$ 5.00 if balance falls below Avg Daily Bal for the month	\$ 2.50 if balance falls below Avg Daily Bal for the month
<b>Service Charge Fee Per Debit Item</b>	None	\$ 0.15 if below minimum	None	None	None	None
<b>Interest Earned</b>	None	None	None	Yes, variable rate	Yes, tiered variable rate greater than NOW	Yes, tiered variable rate
<b>Free Checks</b>	Starter Packet	1 Box	1 Box	1 Box	1 Box	1 Box
<b>Check Images With Statement</b>	No *	Yes	Yes	Yes	Yes	Yes
<b>Statement Cycle</b>	13th or 20th	Choice	Choice	End of Month	End of Month	Quarterly
<b>Overdraft Charge Per Item</b>	\$ 20.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00	\$ 15.00
<b>Dormant Account Fee</b>	\$2.50 per month after 12 months inactivity	\$2.50 per month after 12 months inactivity	\$2.50 per month after 12 months inactivity	\$2.50 per month after 12 months inactivity	\$2.50 per month after 12 months inactivity	NA

\* Option is available to add check images at a cost of a \$2 flat fee per statement.

**# NON-INTEREST CHECKING DISCLOSURE**

**+ For Consumer Customers 62 years or older only**

**\*\* Must be eligible for an HSA Account under IRS requirements**

**^Eligibility limitations. Only individuals, Sole Proprietorships, certain DBAs and Non-Profits, and Governmental units are eligible.**

See Truth in Savings disclosure for complete account information on all accounts.

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*Your Choice of COMMERCIAL Accounts at  
First Financial Bank in Winnebago*

	<b>Business Checking</b>	<b>Business Value Checking</b>	<b>Business Interest Checking</b>	<b>Business Passbook Savings</b>	<b>Business Money Market Savings</b>
<b>Amount To Open</b>	None	\$ 100	\$ 500	\$ 100	\$ 2,500
<b>Maintenance Fee</b>	\$ 2.50 per month	None	None	None	None
<b>Minimum Balance Requirement</b>	None	\$ 300 Minimum Daily Balance	\$ 1,000 Average Daily Balance	\$ 100 Minimum Daily Balance	\$ 2,500 Average Daily Balance
<b>Minimum Balance Fee</b>	None	\$ 2.50 if balance falls below minimum any day of the month	\$ 5.00 if balance falls below Avg Daily Bal for the month	\$ 2.00 if balance falls below minimum any day of the month	\$ 2.00 if balance falls below Avg Daily Bal for the month
<b>Service Charge Fee or Withdrawal Fee Per Debit Item</b>	\$0.15	\$ 0.15 if below minimum	None	\$ 1 per item exceeding limit **	\$ 1 per item exceeding limit **
<b>Service Charge Credit</b>	\$ 0.20 per \$100 average balance	None	None	None	None
<b>Interest Earned</b>	None	None	Yes, tiered variable rate	Yes, variable	Yes, tiered variable rate
<b>Check Images With Statement</b>	Yes	Yes	Yes	NA	NA
<b>Statement Cycle</b>	End of Month or Quarterly	Choice	End of Month	NA	Quarterly
<b>Overdraft Charge Per Item</b>	\$ 15.00	\$ 15.00	\$ 15.00	\$ 12.50	\$ 12.50
<b>Dormant Account Fee</b>	\$2.50 per month after 12 months inactivity	\$2.50 per month after 12 months inactivity	\$2.50 per month after 12 months inactivity	NA	NA

\*\* Per item exceeding 6 withdrawals from your account each month.

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*Your Choice of SAVINGS Accounts at First Financial Bank in Winnebago*

	<b>Passbook Savings</b>	<b>Fun &amp; Fortune Savings #</b>	<b>Teen Savers Club ##</b>	<b>Money Market Savings</b>
<b>Amount To Open</b>	\$ 100 adults over 18 \$ 10 customers 18 years old or younger	\$ 10 customers 18 years old or younger	\$ 10 customers 18 years old or younger	\$ 2,500
<b>Minimum Balance Requirement</b>	\$ 100 Minimum Daily Balance *	None	None	\$ 2,500 Average Daily Balance
<b>Minimum Balance Fee</b>	\$ 2 if balance falls below minimum any day of the month	None	None	\$ 2 if balance falls below Avg Daily Bal for the month
<b>Withdrawal Fee Per Debit Item</b>	\$ 1 per item exceeding limit **	\$ 1 per item exceeding limit **	\$ 1 per item exceeding limit **	\$ 1 per item exceeding limit **
<b>Interest Earned</b>	Yes, variable rate	Yes, variable rate	Yes, variable rate	Yes, tiered variable rate
<b>Compounding &amp; Crediting</b>	Quarterly	Quarterly	Quarterly	Monthly
<b>Statement Cycle</b>	NA	NA	NA	Quarterly
<b>Overdraft Charge Per Item</b>	\$ 12.50	\$ 12.50	\$ 12.50	\$ 12.50

\* Customers 18 years old and younger are exempt

\*\* Per item exceeding 6 withdrawals from your account each month.

**# For children in grades K-6 (18U Passbook Savings)**

**## For teens in grades 7 -12 (18U Passbook Savings)**

See Truth in Savings disclosure for complete account information on all accounts.

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*Your Choice of CERTIFICATE OF DEPOSIT Accounts at First Financial Bank in Winnebago*

	91 Day	182 Day	12 Month Teen Savers *	12 Month	24 Month	36 Month	60 Month	Traditional IRA \$	Roth IRA \$
<b>Amount To Open</b>	\$2,500.00	\$2,500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$1,000.00	\$250.00	\$250.00
<b>Termination Fee</b>	NA	NA	NA	NA	NA	NA	NA	\$25.00	\$25.00
<b>Early Withdrawal Penalty</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA
<b>Penalty</b>	30 Days	30 Days	30 Days	30 Days	91 Days	91 Days	365 Days	NA	NA
<b>Renewable</b>	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
<b>Interest Earned</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes, variable rate	Yes, variable rate
<b>Compounding &amp; Crediting</b>	91 Days Maturity	182 Days Maturity	3 Months Quarterly	3 Months Quarterly	3 Months Quarterly	3 Months Quarterly	Semi-Annually	3 Months Quarterly	3 Months Quarterly

**\*Available only to teens in grades 7 through 12. High School Seniors finish eligibility with this program the June following their graduation. (12 Month Disclosure)**

Rates subject to change at any time and are not guaranteed until CD is opened.

A penalty may be imposed for early withdrawal and may reduce earnings on the account.

See Truth in Savings disclosure for complete account information on all accounts.

\$ Subject to limitation and/or penalties under IRS requirements. See IRA Agreement or tax advisor for additional information.

Contact the bank directly at 507-893-3155 for availability of CD Specials and applicable Annual Percentage Yield (APY).

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