

Consumer  
**CHECKING**  
Accounts



**JACKSON COUNTY BANK**

8 Main St., P.O. Box 490  
Black River Falls, WI 54615-0490  
(715) 284-5341



Shaded Areas Indicate Changes

	COMPLETELY FREE CHECKING	PRIME CHECKING (55 YEARS OR OLDER)	GOLD NOW CHECKING	HEALTH SAVINGS ACCOUNT
<b>Minimum Deposit Required to Open Account</b>	\$50.00	\$50.00	\$50.00	\$50.00
<b>Minimum Balance Required to Avoid Service Charges</b>	None	None	None	None
<b>Service Charge</b> (Charged every month if required minimum daily balance in account is not maintained any day of the month.)	None	None	See account fees section.	None
<b>Interest (Calculation Based on a 365/366 Day Year)</b>	This account does not earn interest.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). <b>*See below for further interest disclosures.</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). <b>*See below for further interest disclosures.</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). <b>* See below for further interest disclosures.</b>
<b>Special Features</b>	<ul style="list-style-type: none"> <li>-Write all the checks you want and never incur a per item charge.</li> <li>-Five (5) free ATM withdrawals or transfers per statement cycle when using Jackson County Bank's ATM terminals.</li> <li>-Free Internet/Mobile Banking</li> <li>-Free Bill Pay</li> <li>-Free Online Account images</li> <li>-Free Combined Statement</li> <li>-Free Telephone Banking</li> <li>-Free Direct Deposit</li> <li>-Free eStatements</li> <li>-Free Remote Deposit (Using mobile device. Upon Bank approval)</li> <li>-Free ATM/Debit Card Fraud Watch Monitoring Service</li> </ul>	<ul style="list-style-type: none"> <li>-Write all the checks you want and never incur a per item charge.</li> <li>-Five (5) free ATM withdrawals or transfers per statement cycle when using Jackson County Bank's ATM terminals.</li> <li>-Free Internet/Mobile Banking</li> <li>-Free Bill Pay</li> <li>-Free Online Account images</li> <li>-Free Combined Statement</li> <li>-Free Telephone Banking</li> <li>-Free Direct Deposit</li> <li>-Free eStatements</li> <li>-Free Remote Deposit (Using mobile device. Upon Bank approval)</li> <li>-Free ATM/Debit Card Fraud Watch Monitoring Service</li> </ul>	<ul style="list-style-type: none"> <li>-Write all the checks you want and never incur a per item charge.</li> <li>-Limit of two (2) boxes of special duplicate/wallet style checks at no charge per year. Limit of one (1) box per order.</li> <li>-Unlimited ATM withdrawals or transfers per statement cycle when using Jackson County Bank's ATM terminals.</li> <li>-Five (5) free foreign ATM withdrawals per statement cycle.</li> <li>-Free Internet/Mobile Banking</li> <li>-Free Bill Pay</li> <li>-Free Online Account images</li> <li>-Free Combined Statement</li> <li>-Free Telephone Banking</li> <li>-Free Direct Deposit</li> <li>-Free eStatements</li> <li>-Free Remote Deposit (Using mobile device. Upon Bank approval)</li> <li>-Free ATM/Debit Card Fraud Watch Monitoring Service</li> </ul>	<ul style="list-style-type: none"> <li>-Write all the checks you want and never incur a per item charge.</li> <li>-Free Internet/Mobile Banking</li> <li>-Free Online Account images</li> <li>-Free Combined Statement</li> <li>-Free Telephone Banking</li> <li>-Free Direct Deposit</li> <li>-Free eStatements</li> <li>-Free - as an option your account images may be returned in your monthly statement.</li> </ul>
<b>Account Fees (Specific to Each Plan)</b>	<ul style="list-style-type: none"> <li>-Check printing fee prices vary.</li> <li>-As an option, your account images may be returned in your monthly statement for an additional fee of \$5.00 per month.</li> </ul>	<ul style="list-style-type: none"> <li>-Check printing fee prices vary.</li> <li>-As an option, your account images may be returned in your monthly statement for an additional fee of \$5.00 per month.</li> </ul>	<ul style="list-style-type: none"> <li>-Check printing fee prices vary.</li> <li>-Monthly maintenance fee is \$4.00 per month.</li> <li>-As an option, your account images may be returned in your monthly statement for an additional fee of \$5.00 per month.</li> </ul>	<ul style="list-style-type: none"> <li>-Check printing fee prices vary.</li> <li>-If at any point the account is overdrawn, an Overdraft or Returned Item Fee will be charged and the account immediately closed.</li> </ul>
<b>Additional Services Available</b>	<ul style="list-style-type: none"> <li>-Sweep Transactions available.</li> <li>-ATM/Debit Card available upon request and Bank approval.</li> <li>-See ATM/Debit Card Fees and Limitations Supplement.</li> </ul>	<ul style="list-style-type: none"> <li>-Sweep Transactions available.</li> <li>-ATM/Debit Card available upon request and Bank approval.</li> <li>-See ATM/Debit Card Fees and Limitations Supplement.</li> </ul>	<ul style="list-style-type: none"> <li>-Sweep Transactions available.</li> <li>-ATM/Debit Card available upon request and Bank approval.</li> <li>-See ATM/Debit Card Fees and Limitations Supplement.</li> </ul>	<ul style="list-style-type: none"> <li>-Sweep Transactions available.</li> </ul>

jacksoncountybank.com  
Internet Banking and ATM  
24 Hours/Day

**\*Disclosures apply to all consumer checking plans that earn interest:**

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
- 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.
- Interest will be compounded and credited to your account monthly.
- If you close your account before interest is credited, you will receive the accrued interest.

Supplement 01/01/18

Consumer  
**SAVINGS**  
Accounts



**JACKSON COUNTY BANK**

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Shaded Areas Indicate Changes

	MONEY MARKET INVESTMENT ACCOUNT	STATEMENT SAVINGS	KOOL KLUB SAVINGS	CHRISTMAS CLUB
<b>Minimum Deposit Required to Open account</b>	\$1,000.00	\$100.00	\$10.00	\$25.00
<b>Minimum Balance Required to Avoid Service Charges</b>	\$1,000.00 Daily Balance	\$100.00 Daily Balance	None	None
<b>Service Charge</b> (Charged every month if required minimum daily balance in account is not maintained any day of the month.)	\$10.00 Monthly Minimum Balance Fee	\$2.50 Monthly Minimum Balance Fee	There are no service charges applicable to this account.	There are no service charges applicable to this account.
<b>Interest (Calculation Based on a 365/366 day year)</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). Interest rates are based on account balance. <b>*See below for further interest disclosures.</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). <b>*See below for further interest disclosures.</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). <b>*See below for further interest disclosures.</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). Interest will not be compounded. Interest will be credited to your account at maturity. If account is closed prior to maturity, the interest penalty will be equal to all accrued interest. <b>*See below for further interest disclosures.</b>
<b>Special Features</b>	-Free Internet/Mobile Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit -Free eStatements -Free Remote Deposit (Using mobile device. Upon Bank approval) -Free ATM/Debit Card Fraud Watch Monitoring Service	-Five (5) Free ATM withdrawals or transfers per statement cycle when using Jackson County Bank's ATM terminals. -Fees waived if under age 18. -A quarterly statement will be furnished on the account except if an electronic transaction occurs, in which case you will receive a monthly statement. -Free Internet/Mobile Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit -Free eStatements -Free Remote Deposit (Using mobile device. Upon Bank approval) -Free ATM Card Fraud Watch Monitoring Service	-Must be 12 years or younger. -Free gift when opening account. -A quarterly statement will be furnished on the account except if an electronic transaction occurs, in which case you will receive a monthly statement. -Free Internet/Mobile Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit -Free eStatements	-The term of this account varies depending on when the account is opened. -Free gift when opening an account. -A quarterly statement will be furnished on the account except if an electronic transaction occurs, in which case you will receive a monthly statement. -Free Internet/Mobile Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit -Free Remote Deposit (Using mobile device. Upon Bank approval)
<b>Account Fees (Specific to Each Plan)</b>	--As an option, your account images may be returned in your monthly statement for an additional fee of \$5.00 per month. -Check printing fee prices vary. -Excess Debit Fee**	-Excess Debit Fee**	Excess Debit Fee**	We may also impose an Early Withdrawal Penalty Fee if you withdraw any portion of the principal balance or close the account prior to the maturity date. The fee imposed will equal \$15.00 for each occurrence. After two occurrences, the account will be closed and not re-opened. This fee may invade principal.
<b>Transaction Limitations</b>	-You may not make more than six (6) transfers and withdrawals from your account per month*** by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties. -Unlimited In-Person Withdrawals.	-\$1.00 Teller Withdrawal Fee for each teller withdrawal in excess of three (3) per month. -You may not make more than six (6) transfers and withdrawals from your account per month*** by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.	-You may not make more than six (6) transfers and withdrawals from your account per month*** by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.	
<b>Additional Services Available</b>	-Sweep Transactions available. -ATM Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.	-ATM Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.		

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**\*Disclosures apply to these consumer savings plans:**

-Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.  
-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.  
-Interest will be compounded and credited to your account monthly (except where noted).  
-If you close your account before interest is credited, you will receive the accrued interest (except where noted).

\*\*Excess Debit Fee: \$10.00 per excess item withdrawn over the six (6) allowed by regulation.

\*\*\*Month/Statement Cycle: Month is defined as a similar period of at least four (4) weeks.