



DISCLOSURE BOOKLET

FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$ 35.00 will be charged per item for covering overdrafts created by check, in person withdrawal, ATM withdrawal, other electronic means, or by a bank fee assessed. A non-sufficient funds (NSF), or overdraft fee, may be assessed on the same item each time it is presented or re-presented for overdrafts created by a check, in person withdrawal, ATM withdrawal, other electronic means, or by a bank fee assessed. You may incur multiple NSF fees on a single item if the debit item is presented or returned more than one time.

Account Closed within 90 days of Opening	\$50.00
Account Research & Balancing (per hour)	\$35.00
ATM - Debit Card Replacement Fee (1 free per year)	\$10.00
ATM - Debit Card Replacement Fee (Rush Delivery)	\$40.00
Cashiers Check (customers only)	\$5.00
Cashiers Check - Reissue	\$10.00
Dormant Account Fee (per month)	\$10.00
Escheatment - Abandoned Account	\$50.00
Foreign Check - sent for collection	\$10.00
Foreign Currency Order/Sell	\$25.00
IRA Transfer Out	\$25.00
Levies, Citations, Subpoenas & Garnishments	\$100.00
Locked Bag	\$25.00
Medallion Stamp (customers only)	\$10.00
Night Drop Key Replacement	\$10.00
NSF (Overdraft) Fee Max per Day	\$175.00
NSF (Overdraft) Fee Paid Item Charge	\$35.00
NSF (Overdraft) Fee Returned Item Charge	\$35.00
Paper Statement Fee	\$5.00
Personal Reserve Account (Overdraft Protection ODP Account) Annual Fee	\$25.00
Safe Deposit Box (annual): (1) 2x5	\$15.00
Safe Deposit Box (annual): (2) 3x5	\$25.00
Safe Deposit Box (annual): (3) 4x5	\$20.00
Safe Deposit Box (annual): (4) 5x5	\$30.00
Safe Deposit Box (annual): (5) 3x10	\$40.00
Safe Deposit Box (annual): (6) 5x10	\$60.00
Safe Deposit Box (annual): (7) 6x10	\$60.00
Safe Deposit Box (annual): (8) 10x10	\$75.00
Safe Deposit Box - Key Lost	\$50.00
Safe Deposit Box Drilling	\$300.00
Safe Deposit Box Late Fee	\$10.00
Statement Copies: 1st copy free, per copy fee listed with a max of \$35.00 (per request)	\$5.00
Stop Payment Fee	\$30.00
Stop Payment Renewal Fee	\$30.00
Sweep Transfer Fee	\$5.00
Telephone Transfer Fee	\$2.00
Wire Amendment Fee per Wire	\$30.00
Wire Transfer Fee - Domestic Incoming	\$15.00
Wire Transfer Fee - Domestic Outgoing	\$30.00
Wire Transfer Fee - International Incoming	\$50.00
Wire Transfer Fee - International Outgoing	\$75.00
Zipper Bag	\$10.00

Additional Information:

Safe Deposit Box - Deposit account required to open a safe deposit box. (some safe deposit boxes may not be available at all branches, please see your local branch for availability)

Discounted safe deposit box pricing available for customers in our Prestige Plus Club at 50% of original rate.

Savings Accounts on a quarterly statement cycle are not subject to paper statement fee.

Prestige Accounts are not subject to paper statement fee.

OVERDRAFT PRIVILEGE SERVICE POLICY

Foresight Bank ("we, us or our") offers the Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

Transactions that May Qualify for Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- a. You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- b. You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- c. You have inadequate funds in your account when we assess a fee or service charge; or
- d. You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven (7) days after you deposit the check. If you do not have sufficient funds in your account—independent of the check—to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.

Participation in Overdraft Privilege is not mandatory. You may opt-out of the service any time by notifying one of our service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined, and we may assess NSF fees on your account in accordance with your account agreement and the fee schedule in effect at the time of the overdraft.

Fees

For each overdraft item, we will charge the standard per-item Overdraft/NSF Fee set forth in our fee schedule (currently \$35). In addition, under our standard overdraft practices:

- There is a business day combined maximum of five (5) per-item Overdraft/NSF Fees that we can assess your account.
- The Bank does not charge a checking account participating in the Overdraft Privilege Program an Overdraft/NSF Fee for transactions that overdraw an account by an aggregate amount of \$10 or less.

We will notify you by mail if we pay or return any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts – including our fees – is due and payable immediately or on demand. Also, please note that if we return an item NSF it will likely be automatically re-presented to us by the financial institution where the item was presented for payment and potentially could result in an additional per-item Overdraft/NSF Fee when re-presented if the amount of the item still exceeds the amount of available funds in your account. Other than specifically referenced above, there is no limit to the number of per item Overdraft/NSF Fees that can be charged on an individual item or to the frequency with which per item Overdraft/NSF Fees can be charged.

Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service and is generally limited to a \$800 overdraft (negative) balance for eligible personal checking accounts; or a \$1,500 overdraft (negative) balance for eligible business checking accounts. Please note that per item overdraft fees count toward your Overdraft Privilege Limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

- a. The account has been open for at least thirty (30) days;
- b. The account has deposits totaling at least \$400 or more within each thirty (30) day period;
- c. The account demonstrates consistent deposit activity;
- d. The account owner is current on all loan obligations with us; and
- e. The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

We offer other overdraft protection services in addition to Overdraft Privilege such as a link to another account of yours with us. If you apply and are approved for this optional service, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at **815-209-0610** to discuss your options or speak with one of our customer service representatives at your local branch office.

TRUTH IN SAVINGS FORESIGHT CLASSIC CHECKING

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

TRUTH IN SAVINGS FORESIGHT INTEREST CHECKING

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 \$10,000.00	0.100%	equal 0.10%
2	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.200%	range from 0.10% to 0.20%
3	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.350%	range from 0.20% to 0.35%
4	Equal to or greater than \$100,000.00	0.500%	range from 0.35% to 0.50%

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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$1,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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. We will reimburse your ATM fees up to \$20.00 per month.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

TRUTH IN SAVINGS FORESIGHT PROTECT CHECKING

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Your Foresight Protect Checking account will provide you with Foresight Bank's identity theft protection service. Separate registration/activation required.

We will reimburse your ATM fees up to \$20.00 per month.

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.

This account has a \$5.00 monthly maintenance fee.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

FORESIGHT PROTECT CHECKING AND FORESIGHT PRESTIGE PROTECT CHECKING BENEFITS OVERVIEW

Below is an overview of the benefits now available to you with Foresight Protect Checking and Foresight Prestige Protect Checking

IDProtect®¹ - identity theft monitoring and resolution service, including:

- **Credit File Monitoring***— daily credit file monitoring and automated alerts of key changes to your single bureau credit report.
- **Identity Monitoring*** — monitoring of more than 1,000 databases and public records to identify suspicious activity.

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage²** – for expenses associated with restoring your identity.
- **Fully Managed Identity Theft Resolution Services** – access to a fraud specialist assigned to manage your case until your identity is restored.
- **Debit and Credit Card Registration***
- **Credit Report*** – ability to request a single bureau report every six months or upon opening an identity theft resolution case.
- **Credit Score³** – ability to request a single bureau score every month.
- **Credit Score Tracker** – receive valuable insight into your credit score^{3,4}
- **CyberRecover powered by DynaRisk*** – Get 24/7 access to personal cyber advocates who can help defend against extortion, ransomware, online fraud, gaming security risks and more. Stay protected with expert support when you need it.

Cellular Telephone Protection² – Receive up to \$300 of replacement or repair costs if your eligible cell phones are stolen or damaged (Cellular telephone bill must be paid with your Secure Checking account.)

Debit Advantage® – Receive Buyer's Protection² & Extended Warranty² for items purchased with this account. (Item(s) must be purchased entirely with this account for coverage.)

Travel & Leisure Discounts – Save big with deep discounts at thousands of local and national businesses. (available via mobile or web only)

Health Discounts* – Enjoy savings on vision, prescriptions and dental services. This is NOT insurance.

Telehealth* – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with physical and mental health care. There are zero copays, plus discounts on prescriptions and lab work.

Great banking features – Debit cards, Digital Banking, Bill Pay, and Mobile Deposit.

*Registration/activation required. Please refer to disclosures.

TO ACCESS YOUR BENEFITS

Go to ffgbank.clubchecking.com or download the Club Checking mobile app. Your unique Access Code will be emailed to you after maintenance weekend. Once received, simply follow the step-by-step instructions to register and activate your benefits.

Once you are registered, continue to access your benefits online at ffgbank.clubchecking.com or with the Club Checking mobile app! If you do not receive an Access Code, please contact your local banker.

Have questions? Contact your local banker or call the Benefits Service Center at 1-866-210-0361, Mon – Fri, 8:30 a.m. – 5:00 p.m. EST for assistance with registration or questions about your benefits.

DISCLOSURES:

1. Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.
2. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and insurance documents can be found at ffgbank.clubchecking.com or through your Club Checking mobile app. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**
3. Credit score is a VantageScore 3.0 based on single bureau data. Third parties may use a different type of credit score to assess your creditworthiness.
4. Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.
5. Available for the primary account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

TRUTH IN SAVINGS

FORESIGHT PRESTIGE CHECKING

ELIGIBILITY REQUIREMENTS. The Foresight Prestige Checking account has been created so our valued clients can enjoy benefits exclusive to members enrolled. To join, you must be 50 years of age or better and maintain a balance of \$25,000 or more in any deposit account(s). Checking, savings, and certificates of deposit are considered deposit accounts.

RATE INFORMATION. The interest rate on your account is 0.075% with an annual percentage yield of 0.07%. 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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$1,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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. We will reimburse your ATM fees up to \$20.00 per month.

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.

TRUTH IN SAVINGS

FORESIGHT SAVINGS

RATE INFORMATION. The interest rate on your account is 0.100% with an annual percentage yield of 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.

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$250.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 2 years of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

TRUTH IN SAVINGS

FORESIGHT NEXGEN SAVINGS

ELIGIBILITY REQUIREMENTS. Minors under the age of 18 would require an adult as a joint owner on the account. Upon reaching the age of 25 the account will be transferred to a Foresight Savings account. New Truth in Savings disclosures will be given at that time.

RATE INFORMATION. The interest rate on your account is 0.100% with an annual percentage yield of 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.

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$25.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 2 years of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

TRUTH IN SAVINGS FORESIGHT HEALTH

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 \$10,000.00	0.100%	equal 0.10%
2	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.250%	range from 0.10% to 0.25%
3	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.500%	range from 0.25% to 0.50%
4	Equal to or greater than \$100,000.00	0.750%	range from 0.50% to 0.75%

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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$100.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Total annual deposits may not exceed maximum allowable by law. Withdrawals must be for covered medical expenses.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

TRUTH IN SAVINGS

FORESIGHT CLASSIC MONEY MARKET

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 \$2,500.00	0.100%	equal 0.10%
2	Equal to or greater than \$2,500.00 but less than \$10,000.00	0.150%	range from 0.10% to 0.15%
3	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.250%	range from 0.15% to 0.25%
4	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.500%	range from 0.25% to 0.50%
5	Equal to or greater than \$100,000.00	0.750%	range from 0.50% to 0.75%

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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$10.00 will be imposed every month if the daily balance on any day of the month falls below \$2,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

TRUTH IN SAVINGS

FORESIGHT PREMIER MONEY MARKET

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 \$10,000.00	0.050%	equal 0.05%
2	Equal to or greater than \$10,000.00 but less than \$150,000.00	1.000%	range from 0.05% to 1.00%
3	Equal to or greater than \$150,000.00 but less than \$250,000.00	1.500%	range from 1.00% to 1.51%
4	Equal to or greater than 250,000.00	2.500%	range from 1.51% to 2.53%

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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$10.00 will be imposed every month if the daily balance on any day of the month falls below \$10,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

ACCOUNT DISCLOSURE
FORESIGHT COMMERCIAL CHECKING

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. Total transactions allowed at no charge: 350 Debit items (checks, Internal Bank Debits, On-Us Deposited Items and Transit Deposited Items). \$0.50 fee per item for each item above the stated limits.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

ACCOUNT DISCLOSURE
FORESIGHT COMMERCIAL INTEREST CHECKING

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100,000.00	0.050%	0.05%
2	Equal to or greater than \$100,000.00 but less than \$500,000.00	0.200%	0.20%
3	Equal to or greater than \$500,000.00 but less than \$1,000,000.00	0.350%	0.35%
4	Equal to or greater than \$1,000,000.00	0.500%	0.50%

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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$15,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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. Total transactions allowed at no charge: 250 Debit items (checks, Internal Bank Debits, On-Us Deposited Items and Transit Deposited Items). \$0.50 fee per item for each item above the stated limits.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

ACCOUNT DISCLOSURE

FORESIGHT COMMERCIAL MONEY MARKET

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100,000.00	0.250%	0.25%
2	Equal to or greater than \$100,000.00 but less than \$500,000.00	0.750%	0.75%
3	Equal to or greater than \$500,000.00 but less than \$1,000,000.00	1.500%	1.51%
4	Equal to or greater than \$1,000,000.00	2.000%	2.02%

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.

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.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$10.00 will be imposed every month if the daily balance on any day of the month falls below \$25,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

This account has a \$5.00 paper statement fee. If you enroll in and agree to receive your monthly statement electronically (e-statement), the paper statement fee will be waived.

ACCOUNT DISCLOSURE
FORESIGHT BUSINESS SAVINGS

RATE INFORMATION. The interest rate on your account is 0.100% with an annual percentage yield of 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.

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$1,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 2 years of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

TRUTH IN SAVINGS
FORESIGHT PREMIER SAVINGS

*Existing Kasasa Saver account holders only

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 \$15,000.00	2.500%	equal 2.53%
2	Equal to or greater than \$15,000.00	0.200%	range from 2.53% to 0.20%

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.

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$250.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 2 years of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then in-person debits then checks. Electronic items and in person debits are processed from lowest to highest within each category. Checks are processed in serial number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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.

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.

