

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Town & Country Bank Midwest  
524 N 30th  
Quincy, IL 62301  
(217)222-0015**

**NON CONSUMER NOW ACCOUNT/NON PROFIT&SOLE OWNER**

**Rate information** - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050%.

The interest rate is accurate as of October 23, 2013. If you would like more current rate information, please call us at (217)222-0015. The interest rate may change at any time.

**Additional Rate Information** - We may change the interest rate on your account at any time.

**Compounding frequency** - Interest will be compounded monthly.

**Crediting frequency** - Interest will be credited into this account monthly.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum balance to avoid service Charge** - Minimum balance to avoid imposition of fees-A Now account monthly service fee of \$8.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Additional Terms** - The following additional terms apply to this account: A NOW account debit fee of \$.25 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 20 during a statement cycle. This fee will not apply if the average daily balance is \$1,000.00 or more for the statement cycle.