

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

### NOW ACCOUNT

**Rate information** - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050% with an annual percentage yield of 0.05%.

The interest rate(s) and annual percentage yield(s) are accurate as of October 10, 2013. If you would like more current rate and yield information, please call us at (217)222-0015. The interest rate and annual percentage yield 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.

**Average daily balance computation method** - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

**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 open** - The minimum balance required to open this account is \$1,000.00.

**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.

**Fees and Charges** - The following fees and charges apply to this 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.