

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

REGULAR CHECKING ACCOUNT

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Monthly Service Fee - Minimum balance to avoid imposition of fees-A Regular Checking account monthly service fee of \$6.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$500.00 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: Fees- A debit fee of \$.20 will be charged for each debit transaction(withdrawal, check paid, automatic transfer or payment out of this account) in excess of 15 during a statement cycle. This fee will not apply to seniors 62 years of age or older, if we have been so notified.