

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

### SAVINGS ACCOUNT

**Rate information** - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.100% with an annual percentage yield of 0.10%.

The interest rate(s) and annual percentage yield(s) are accurate as of October 23, 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.

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

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

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

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

**Limitations on frequency of transfers** - Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to eight per quarter (with no more than six per month) with no transfers by check, draft, debit card, or similar order to third parties. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

**Additional Terms** - The following additional terms apply to this account: Fees-A passbook withdrawal of \$1.00 may be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of eight during a quarter.

The minimum balance required to maintain this account is \$100.00.