

**Business Checking - (This account is not a consumer account to which Truth-In-Savings applies.)**



**HARVEST BANK**

www.harvestbank.com

75 MAIN ST N, PO BOX 70  
KIMBALL, MN 55353

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$300.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**FEES AND CHARGES:**

The following fees and charges may be assessed against your account:

A service charge of \$.15 per debit item and \$.25 per deposit.

There will be a \$10.00 charge for check images on paper statements. Waived if customer receives electronic statements.

The preceding fees can be offset by the Earnings Credit.

Earnings Credit:

This account features an earns credit which is applied to reduce or eliminate the fees on the account. If the earnings credit exceeds those fees for any period you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Earnings Credit Calculation:

The earnings credit will be calculated by applying the earnings credit rate to the average daily balance in the account for the period, rounded down to the nearest \$100 or to \$0 if the average daily balance is less than \$100. Currently the earnings credit rate is 1.00%. This rate can change at our discretion at any time.

**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.