

Community Checking Truth in Savings



HARVEST BANK

www.harvestbank.com

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Overdraft fees may be imposed on transactions causing the account to be overdrawn. Transactions include but are not limited to; checks, in-person withdrawals, ATM withdrawal, Point of Sale or electronic means.

In the case of default on, or closure of an account resulting in monies owed the bank, Harvest Bank reserves the right to charge the customer for any collection agency or legal expense incurred by the bank.

Be advised that no Harvest Bank account may be used for illegal internet gambling.

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

A service charge of \$1.00 will be assessed for each deposit and debit item. The fee is waived for the first 50 deposits and 50 debit items per statement cycle.

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.