

PERSONAL CHECKING ACCOUNTS

Minimum opening deposit of \$50 is required for all checking accounts.

FREE CHECKING

- No minimum balance.
- No monthly service fee.
- Unlimited Check Writing.
- Free Internet Banking and Bill Pay.
- ATM or VISA debit card available with this account – see Bank Services.

PERFORMANCE PLUS CHECKING

To be eligible for the highest Performance Plus checking interest rate you are required to:

- Have a direct deposit of at least \$100¹
- Have 12 VISA debit card transactions per month
ATM transactions not included. Purchases must be posted, not pending
- Receive eStatements
- Sign-on to ebank at least once per month
- Maintain a valid email address with the bank

If the above requirements are met, you receive the following checking account benefit:

- Up to \$15.00 in ATM Fee Reimbursements nationwide per month

Additional Account Benefits

- Free ATM/VISA Debit Card
- Free Online Banking with Free Bill Pay
- No per check charge and Unlimited Check writing

¹*If you don't have the ability to set up a recurring credit, it can be substituted with an automatic recurring external ACH debit.*

CHECKING WITH INTEREST

- No maintenance fee and activity fee (described below) with a minimum daily balance of \$500 or an average daily balance* of \$2,500. Should your balance fall below \$500 on any day of the statement cycle, and your average daily balance* is less than \$2,500, a monthly maintenance fee of \$8.79 will be charged.
- Receive up to 25 checks or debits at no charge, \$.25 fee for each transaction over 25 during a statement cycle. VISA debit transactions are free and are not counted in determining the number of transactions during the cycle period. (Listed on statement as Total Fees For Service-Chargeable Debits.)
- ATM or VISA debit card available with this account – see Bank Services.
- Free Internet Banking and Bill Pay.

OVERDRAFT PROTECTION SERVICE

Overdraft Protection Service (OPS) provides overdraft protection to customers that maintain both a checking and savings account. In the event your checking account becomes overdrawn, the exact dollar amount is automatically transferred from your savings account to your checking account. If sufficient funds are not available in your savings account, normal overdraft fees will apply to your checking account.

- Overdraft Protection Fee – \$1.49 per month assessed to your checking account.
- \$5.00 fee per transfer will be assessed to your savings account. (The transfer will appear on your statement as OD Transfer Fee.)
- Savings account transfer limitations and normal excessive withdrawal fees apply to all savings accounts.

MEDICAL EXPENSE ACCOUNTS

HEALTH SAVINGS ACCOUNT

- Interest bearing account.
- No minimum balance.
- No per check charges. First box of 50 checks free.
- No opening deposit required.
- VISA debit card available with no monthly fee.
- Free Internet Banking and Bill Pay.
- \$1.50 monthly maintenance fee.
- \$25 service fee at account opening.
- Any checks or withdrawals from the account will be considered distributions and will be reported as being qualified medical expenses, unless you notify us otherwise within 15 days of the distribution.
- Overdrafts are not permitted on account type.

SAVINGS ACCOUNTS

- On all savings accounts, depositors are limited to six transfers and withdrawals (per statement cycle) to another account or to a third party by means of preauthorized, automatic, or telephonic transfer.
- VISA debit and POS transactions are not permissible on these accounts.
- We may at any time refuse to accept or limit additional deposits into the account.

REGULAR STATEMENT SAVINGS

- Minimum opening deposit – \$50.
- Up to two withdrawals allowed per month. Three or more are \$1.00 each. Non-SNB ATM transactions are not counted in the 2 transaction limit. (Listed on statement as Total Fees For Service-Chargeable Debits.)
- No maintenance fee with a minimum daily balance of \$200. Should your balance fall below \$200 on any day of the month, a monthly maintenance fee of \$2.00 will be charged.²

²*Minors are exempt from the \$2.00 monthly maintenance fee.*

SERIOUS ON SAVINGS (SOS) ACCOUNT

- Minimum opening deposit \$1.00.
- A monthly transfer of \$25 or more from an SNB checking account is required with this account.
- There will be a \$3.99 maintenance fee each month the minimum monthly transfer is not made.
- One withdrawal per statement cycle is allowed – \$5.99 for each additional withdrawal. (Listed on statement as Total Fees for Service-Chargeable Debits.)
- Withdrawals completed on ATMs will be charged \$5.99. (Listed on statement as Transaction Fee.)

MONEY MARKET GOLD ACCOUNT

- Minimum opening deposit – \$2,500.
- If your average daily balance* falls below \$2,500 during the month, a monthly maintenance fee of \$7.00 will be charged.
- There is a \$1.00 fee for all transactions exceeding 6 per month. Non-SNB ATM transactions are not counted in the 6 transaction limit. (Listed on statement as Total Fees for Service-Chargeable Debits.)

SMALL BUSINESS CHECKING ACCOUNTS

Minimum opening deposit of \$100 is required for all checking accounts.

BASIC BUSINESS CHECKING

- No minimum balance.
- VISA debit card available with this account – see Bank Services.
- Excess activity fee of \$.25 per debit over 25, regardless of balance. (Listed on statement as Service-Chargeable Debits.)
- Excess activity fee of \$.25 per deposited item over 25, regardless of balance. (Listed on statement as Dep Items Chg.)

SMALL BUSINESS CHECKING

- No maintenance fee with an average daily balance* of \$500. Should your average daily balance* fall below \$500, a monthly maintenance fee of \$6.99 will be charged.
- VISA debit card available with this account – see Bank Services.
- Excess activity fee of \$.25 per debit over 100, regardless of balance. (Listed on statement as Service-Chargeable Debits.)
- Excess activity fee of \$.25 per deposited item over 100, regardless of balance. (Listed on statement as Dep Items Chg.)

BUSINESS CHECKING WITH INTEREST

- No maintenance fee with an average daily balance* of \$2,500. If your average daily balance* is less than \$2,500, a monthly maintenance fee of \$8.99 will be charged.
- VISA debit card available with this account – see Bank Services.
- Excess activity fee of \$.25 per debit over 100, regardless of balance. (Listed on statement as Service-Chargeable Debits.)
- Excess activity fee of \$.25 per deposited item over 100, regardless of balance. (Listed on statement as Dep Items Chg.)

** 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.*

Bank deposits are insured by the FDIC. Check safekeeping standard on all checking accounts (check images optional, see bank services).

A portion of the balance in your checking account may be reclassified under Federal Reserve Regulation D. This reclassification will not affect the availability of funds, interest rate, or the fee structure of your existing checking account.

BANK SERVICES

ACCOUNT RECORDS/RESEARCH FEE** \$27.00 per hour plus \$.55 per photocopy (\$27.00 minimum)

ACH SETUP (external transfers).....\$15.24

ACTIVITY PRINTOUT**\$2.99

AMORTIZATION SCHEDULE\$9.99

ATM or VISA DEBIT CARD

- Initial or replacement card.....\$6.79(2-day rush order \$59.95)
- Usage.....\$2.00, fee for transactions not completed on a Security 24 ATM. (Listed on statement as Transaction Fee, Non-SNB ATM)

ATTORNEY FEES**

Fees will vary according to circumstances. The Bank may recover attorney fees in collecting any overdraft or fees connected in any other deposit account litigation.

BILL PAY.....FREE

CASHIER'S CHECKS\$5.00 each, \$10.00 non-customer

CERTIFIED CHECKS*.....\$15.00 per check

CHECK CASHING for non-customer 15% of check amount (\$15.00 minimum)

CHECK ORDER CHARGES* Prices vary based on check design

CHECKING ACCOUNT INACTIVITY FEE.....\$5.99 per month after account has been inactive for 6 months

COIN COUNTING......5% of value-\$15.00 minimum (non-customer)

COLLECTION OF CHECKS & DRAFTS \$15.79 per item

COPIES OF MONTHLY CHECK IMAGES** \$2.00 per statement

COPIES OF MONTHLY STATEMENTS** \$5.75 per statement

COUNTER CHECKS*.....\$0.25 per check

CREDIT INQUIRY** \$9.99 per inquiry

DEPOSIT VERIFICATION..... \$9.99 per inquiry

DEPOSITED RETURN ITEMS**\$5.99 per item

EARLY ACCOUNT CLOSING FEE**

Account closes within 6 months..... \$30.00 per statement

EBANK INACTIVITY FEE No Fee but will be closed if inactive for 6 months

FAXES incoming/outgoing..... \$1.00 per page

FOREIGN CURRENCY EXCHANGE FEE

5% of American dollar (15% non-customer)* – \$10.00 minimum (\$15.00 non-customer) plus \$15.00 collection fee

FOREIGN CURRENCY ORDER FEE

5% of American dollar (15% non-customer)* – \$10.00 minimum (\$15.00 non-customer) plus \$15.00 collection fee

Shipping fee varies based on delivery method

*Additional \$15.00 fee if less than \$250.00 American dollars

FOREIGN DRAFTS\$35.00

GIFT CARDS..... \$3.00 for customers (\$5.00 for non-customers)

MONEY SERVICES BUSINESS.....\$100.00 per month

NOTARY SERVICE \$10.00 per item (non-customer)

OVERDRAFT FEES**

This fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means.

Overdraft Item Returned (Returned Item Fee)\$32.98

Overdraft Item Paid (Overdraft Fee)\$32.98

PAYMENT BOOK

A \$39.95 fee will be assessed for a payment book if the loan was originally made on a direct debit basis.

PHOTOCOPIES\$.25 per copy

PRE-PRINTED CHECKING DEPOSIT SLIPS (50) \$3.00

PRE-PRINTED SAVINGS DEPOSIT OR WITHDRAWAL SLIPS

50 deposit slips\$3.00

50 withdrawal slips.....\$3.00

PROCESSING OF LEVIES**

IRS or Court-ordered Garnishments\$75.00

RETURNED STATEMENT

(due to undeliverable address.....\$5.59 per statement

SAFE-DEPOSIT BOXES \$25.00 to \$80.00 per year for deposit and /or loan owners

Drilling Fee\$129.95

Lost Key Fee\$25.00

Late Fee\$14.99

Expedited Re-key Fee\$60.00

Destination and other 3rd Party Fees apply

STATEMENT BALANCING*.....\$25.00

STOP PAYMENT FEE/CAUTIONS FEE** \$25.79 each (Listed on statement as: "Service Charge – Stop Pay Charge")

SUBORDINATION FEE \$150.00 each

TELEPHONE TRANSFERS (Banker Assisted)**..... \$2.00 each

VERIFICATION RESEARCH FEE.....\$30.00 per hour (\$30.00 min.) (Includes Audit Confirmation, Date of Death Letter, Estate Letter)

WIRE TRANSFERS

Incoming/Outgoing (non-cust. \$30.99) customer \$19.99

International \$51.78

Single entry ACH.....\$15.00

* Applicable to checking accounts.

** Applicable to checking and savings accounts.

The fees may be changed by the Bank at any time after giving you written notice of not less than thirty days. For information on the interest rates and annual percentage yields of any of the accounts listed-refer to the SNB rate sheet which is in effect at the time, or contact us at 605-977-9000, or your local branch.

The Bank reserves the right to require that all printed checks be purchased from an approved check printing company (available upon request). If at any time you should use checks printed by someone other than authorized by the Bank, the Bank may charge a \$1.00 fee per check for each check rejected and manually re-entered.

Payment Processing Order:

1. Deposits and Credits
2. SNB card-based transactions
3. Online banking bill payments
4. All other items in a Time/Date/Stamp order

BANK LOCATIONS AND BANKING HOURS

SECURITY NATIONAL BANK OF SOUTH DAKOTA

• 6601 S. Louise Ave., Sioux Falls, SD 57108
(605) 977-9000

• 4621 W. 26th St. Sioux Falls, SD 57106
(605) 323-0155

Lobby: Monday – Friday 9AM – 5PM, Saturday 9AM – 12NOON
Drive-up: Monday – Friday 8AM – 6PM, Saturday 9AM – 12NOON

SECURITY 24 AUTOMATIC TELLER MACHINE

(ATM) LOCATIONS

FULL SERVICE (Accepts Deposits)

- 6601 S. Louise Ave.
- 4621 W. 26th St.

PRIVILEGED STATUS CASH DISPENSERS

- 133 S. Main Ave.
- 200 E. 10th St.
- 2104 W. 12th St.
- 2500 S. Minnesota Ave.
- 4103 S. Louise Ave.
- 3520 S. Louise Ave.
- 234 N. Sycamore Ave.
- 5100 W. 26th St.
- 4619 Arrowhead Pkw.
- 5201 W. 26th St.
- 4900 S. Western Ave.
- 3501 W. 57th St.
- 5000 S. Louise Ave.
- 3405 S. Sycamore Ave.
- 101 Phillips Ave. Suite #103

Truth in Savings Disclosure for Fees, Services, and Information

December 1, 2016



SECURITY NATIONAL BANK
of South Dakota Member FDIC

Website: www.snbsd.com
Automated Phone System: 866-601-SNAP (601-7627)