

PERSONAL INTEREST CHECKING

This document provides a snapshot of the common fees and features associated with this account.

ACCOUNT OPENING & USAGE

Minimum Deposit to Open Account	\$100
Monthly Maintenance Fee	\$10
Minimum Daily Balance to Waive Monthly Maintenance Fees and Receive Interest	\$1,500
Pays Interest	Tiered \$0.00 - \$99,999.99 \$100,000.00 and above
Statement Options	E-Statements or Paper
Online and Mobile Banking	Yes
Starter Checks Included	Yes
ATM Fees	<p>\$0 No fees assessed when using a Horizon Bank ATM</p> <p>\$0 Horizon Bank will not charge a withdrawal service charge for customers using a non-Horizon Bank ATM</p> <p>\$0 Horizon Bank will refund surcharges assessed by non-Horizon Bank ATMs</p> <p>1% of transaction amount Currency Conversion Pass Thru fee</p> <p>1% of transaction amount Cross Border Pass Thru fee</p>

PROCESSING POLICIES

How Deposits & Withdrawals Are Processed	<p>Deposits and credits are processed first. Withdrawals are processed next, in the following order:</p> <ul style="list-style-type: none"> • ATM and debit card transactions processed in the order they are received by us • Wire transfers, cash withdrawals and other transactions for which authorization has already occurred, from lowest to highest • Within bank transactions including loans payable to us, from lowest to highest • Checks/drafts and ACH transactions, from lowest to highest • Bank service fees <p>For complete details, please refer to our deposit account agreement and disclosures available upon request.</p>
Funds Availability Policy	<p>When funds deposited into your account are generally available.</p> <ul style="list-style-type: none"> • Cash with teller, electronic deposits and wire transfers: Same business day • Checks deposited with teller: Next business day <p>Longer delays may apply under certain circumstances. If a longer delay applies, we will notify you and funds will generally be available no later than the seventh business day.</p> <p>For complete details, please refer to our deposit account agreement and disclosures available upon request.</p>

PERSONAL INTEREST CHECKING

Continued

OVERDRAFT FEES

Overdraft Fee	\$35 rDYf YUWk JhYa f zdYf dFYgYbha YbH f Zh UhJg dFYgYbHYX U[U]bghUb`bgi ZJWYbhi VU`UbW`k \ JW` Jg dUjX`UbX`cj YFXFUZhgcnci f`UWw`i bhVma cFY`h`Ub` - - -
Returned Item Fee (Non-sufficient funds)	\$35 DYf YUWk JhYa f f zdYf dFYgYbha YbH f Zh UhJg dFYgYbHYX U[U]bghUb` bgi ZJWYbhi VU`UbW`k \ JW` bchdUjX`UbX`FYh`fbYX`
Debit Card Overdraft Fee	\$0 The bank generally does not cover overdrafts caused by ATM and one-time debit card transactions and no Overdraft fees are imposed for such transactions. Instead, if insufficient funds exist to cover an ATM or one-time debit card transaction, the bank will generally decline the transaction.

OVERDRAFT PROTECTION PLANS

Option A: Automatic Transfer	\$0 Per overdraft covered by transfer from linked checking or savings account
Option B: Checkmate Line of Credit	\$0 Overdraft covered by transfer from linked line of credit (with approved credit). No transaction fee for transfer, though interest will apply.

Cashier's Check	\$5 Per check
Charge Back Fee	\$10 DYf YUWk WYX`JhX`cf XYV`JhX`JhYa zdYf dFYgYbha YbH`k \ Yb`Ub`JhYa` fW`YW`Zcf`J`Jb`UH`X`57`<`ZY`YV`fcb`W`cf`ch`Yf`X`Jg`c`bc`fYX`d`Una`Yb`H`Jg`f`Yh`fb`YX`i`bd`UjX`Zc`f`Ubm`f`YU`gcb`Ub`X`W`Uf`YX`U`VU``tc`h`Y`U`W`w`i`bh`k`Y`f`Y`Jh`k`Ug`Jb`Jh`U`m`X`Y`d`c`g`Jh`X`

Check Printing Charge	Fees vary
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Collection Fees (Incoming or Outgoing)	\$10 Per item on collection services for negotiable instruments that cannot be processed through normal banking channels.
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Debit Card Replacement	\$10 Per issuance
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Deposit Corrections	\$2 Per item if an adjustment entry is needed to balance your deposit transaction.
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Notary Service	\$0 For customers only
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OTHER COMMON FEES

Research (1 hour minimum)	\$30 Per hour if bank requested to provide extra account research, reconciliation, consultation, or recreation of past activity.
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Stop Payment Fee	\$35 A Ubi U`midfcWggYX Vmi<cf`ncb`/`Bc`W`Uf`Y`p`b`Jh`UH`X`cb`Jb`Y`
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Domestic Wire Outgoing	\$30 7cbgi a Yf/`a`Ubi`U`Vi`gJb`Ygg`W`g`h`c`a`Yfg`/`\$20`p`b`Jh`UH`X`cb`Jb`Y`
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Domestic Wire Incoming	Bc`W`Uf`Y`
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International Wire	\$15 bV`a`Jb` \$50 Ci`h`c`b`J`
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COMPLAINT INFORMATION

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f`h`J`g`h`Y`V`U`b`_`g`X`J`g`W`Y`H`c`b`tc`d`U`m`U`b`J`h`Ya`h`U`h`c`j`Y`F`X`F`U`k`g`n`c`i`f`U`W`w`i`bh`J`h`U`g`b`c`c`V`[`U`h`c`b`tc`X`c`gc`"H`Y`C`j`Y`F`X`F`U`Z`h`Y`Y`U`d`d`J`g`tc`c`j`Y`F`X`F`U`Z`g`W`Y`U`H`X`V`m`W`Y`W`g`z`X`F`U`Z`g`X`Y`V`J`g`z`5`7`<`f`r`U`b`g`U`W`g`c`b`g`z`J`b`d`Y`f`g`c`b`k`J`h`X`F`U`k`U`g`z`Y`Y`W`f`c`b`J`W`d`U`n`a`Y`b`g`#`f`U`b`g`Z`Y`f`g`z`c`f`V`m`c`h`Y`Y`Y`W`f`c`b`J`W`a`Y`U`b`g`

f`D`Y`U`g`Y`Y`U`k`U`f`Y`h`U`h`U`b`J`h`Ya`a`U`m`V`Y`d`F`Y`g`b`h`Y`X`U`b`X`Y`h`f`b`Y`X`a`i`h`d`Y`h`a`Y`g`U`b`X`h`U`h`k`Y`X`c`b`h`a`c`b`J`c`f`c`f`V`e`b`h`c`"H`Y`b`i`a`V`Y`f`c`Z`h`a`Y`g`U`b`J`h`Ya`J`g`d`F`Y`g`b`h`Y`X`Z`c`f`d`U`n`a`Y`b`h`H`J`g`a`Y`U`b`g`h`U`h`n`c`i`V`e`i`X`J`b`W`f`a`i`h`d`Y`F`Y`h`f`b`Y`X`h`Ya`Y`Y`g`z`U`g`k`Y`U`g`U`b`C`j`Y`F`X`F`U`Z`h`Y`Y`Z`c`f`h`Y`g`U`a`Y`J`h`Ya`J`Z`h`J`g`d`F`Y`g`b`h`Y`X`U`b`X`Y`h`f`b`Y`X`a`i`h`d`Y`h`a`Y`g`Z`c`f`d`U`n`a`Y`b`h`9`U`W`Z`Y`k`"V`Y`X`i`Y`U`b`X`d`U`m`U`V`Y`i`d`c`b`X`Y`a`U`b`X`"K`Y`X`c`b`c`h`J`a`J`h`h`Y`b`i`a`V`Y`f`c`X`c`U`f`U`a`c`i`b`h`c`Z`C`j`Y`F`X`F`U`Z`h`Y`Y`g`c`f`F`Y`h`f`b`Y`X`h`Ya`Y`Y`g`h`U`h`a`U`m`V`Y`U`g`g`Y`g`Y`d`Y`f`J`h`Ya`z`d`Y`f`d`F`Y`g`b`h`a`Y`b`h`c`n`c`i`f`U`W`w`i`bh`c`b`U`X`U`J`m`V`U`g`J`

f`f`f`Y`h`f`b`Y`X`h`Ya`Y`Y`U`d`d`J`g`tc`f`Y`h`f`b`Y`X`J`h`Ya`g`W`Y`U`H`X`V`m`W`Y`W`g`z`X`F`U`Z`g`X`Y`V`J`g`z`5`7`<`Z`J`b`d`Y`f`g`c`b`k`J`h`X`F`U`k`U`g`z`Y`Y`W`f`c`b`J`W`d`U`n`a`Y`b`g`#`f`U`b`g`Z`Y`f`g`z`c`f`U`b`X`c`h`Y`f`Y`W`f`c`b`J`W`a`Y`U`b`g`