

**TRUTH IN SAVINGS**  
**Free Rewards Checking**

**Evergreen Bank Group**  
**1515 W 22nd Street, Suite 100W**  
**Oak Brook, Illinois 60523**  
**(888)505-2265**  
**www.evergreenbankgroup.com**

ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$25,001.00	1.240%	equal 1.25%
2	Equal to or greater than \$25,001.00	0.250%	range from 1.25% to 0.45%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

The interest rate for your account is determined based on whether you have met account qualifications (see Additional Information Section of this disclosure).

**Frequency of Rate Changes.** We may change the interest rate on your account periodically.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

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

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

When your Free Rewards Checking Account **qualifications are met** during a **Monthly Qualification Cycle**, you receive the following rewards:

- Domestic ATM fees incurred during qualification cycle will be reimbursed and credited to account on the last day of monthly statement cycle.\*
- Earn an interest rate of 1.24% Annual Percentage Rate (APR), resulting in an APY of 1.25% on daily balances up to and including \$25,000 in your Free Rewards Checking Account, daily balances over \$25,000 earn an interest rate of 0.25% resulting in a range from 1.25% to 0.45% APY depending on the account's daily balance. APY range is calculated assuming a maximum balance of \$125,000.00.

**What are the account qualifications?**

12 debit card purchases must post and settle to your account during a monthly qualification cycle\*\*

Be enrolled in and agree to receive electronic statements

**What is a Monthly Qualification Cycle?**

The period within which Qualifications must be met in order for the accountholder to earn the account's rewards. Typically, the Monthly Qualification Cycle begins one day prior to the first day of the current Statement Cycle and ends one day prior to the end of the current Statement Cycle.

**What if account qualifications are not met during a Monthly Qualification Cycle?**

If your Free Rewards Checking Account qualifications are not met during a Monthly Qualification Cycle all balances in your Free Rewards Checking Account earn an APY of 0.05%.

\*ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

\*\*Qualifying debit card purchases must post and settle to account during monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account. ATM-processed transactions do not count towards qualifying debit card purchases.

Fees or withdrawals could reduce earnings. Limit one account per primary accountholders SSN.

**IRS Reporting**

Any customer that exceeds \$600.00 in rebated ATM surcharge fees or Evergreen Free Rewards annually will receive an IRS 1099 MISC form, which may be taxed to you. Please consult your tax adviser.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/28/2021. To obtain the current rate(s) and annual percentage yield information, please call (888)505-2265.

**FEES AND CHARGES.** Please refer to the separate Customer Schedule of Fees provided to you with this disclosure for information about fees and charges associated with this account. A Customer Schedule of Fees will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.