

RATE SHEET

CERTIFICATES OF DEPOSIT (CD) ²		
CD Amount	\$0.01 - \$99,999.99	
Term	Interest Rate	APY ³
12 Months	0.050%	0.05%
18 Months	0.050%	0.05%

* The minimum balance required to open a Certificate of Deposit is \$1,000.00

** You must maintain a minimum balance of \$.01 in the account each day to obtain the Annual Percentage Yield (APY)

CHECKING, MONEY MARKET, AND SAVINGS PRODUCTS ¹				
ACCOUNT TYPE	FROM	TO	INTEREST RATE	APY ³
Access Plus	\$ 0.01	and above	0.010%	0.01%
Money Market	\$0.01	\$ 9,999.99	0.020%	0.02%
	\$ 10,000.00	\$ 49,999.99	0.030%	0.03%
	\$ 50,000.00	\$ 99,999.99	0.050%	0.05%
	\$ 100,000.00	and above	0.050%	0.05%
Savings	\$ 0.01	and above	0.020%	0.02%

* The minimum balance required to open the above products is \$100, excluding Savings, which requires no minimum to open

** You must maintain a minimum balance of \$.01 in the account each day to obtain the Annual Percentage Yield (APY)

All rates and Annual Percentage Yield (APY) quoted are valid as of February 22, 2021 unless otherwise noted.

¹ The interest rate and APY are subject to change at the Bank's discretion, at any time without limitation. Fees may reduce earnings.

² Maximum deposit to open is \$99,999.99. Penalties will be imposed for early withdrawal. Interest Rate, APY and Maturity Date will be based on the date the account is funded. Interest will begin to accrue on the funding date.

³ APY assumes monthly compounding.

Member

FDIC

Special Service Fees

SERVICE CHARGES			
		Foreign Currency exchange ³	\$5.00 + exchange rate
Account Reconciliation	\$25.00/hr (1 hr min)	Foreign Currency exchange ³ – Additional fee for transactions less than \$300.00 when currency not available onsite	\$10.00
ACH or Deposited Item Return / Chargeback	\$6.50	Foreign Currency – Expedited Shipping	\$15.00
Bill Pay Expedite Fee (check)	\$20.00	Foreign Checks Deposited ³	\$5.00 per item \$40.00 for collections (additional collection fees may apply)
Bill Pay Expedite Fee (electronic)	\$10.00		
Cashier's Check	\$5.00	Foreign Drafts	\$20.00
CD-Rom Statements	\$25.00	OVERDRAFT AND NON-SUFFICIENT FUNDS FEES	
Check Cashing (Non-Customer)	\$5.00	Overdraft Paid or Returned Check ⁴ (when ending balance less holds at the end of the business day after all credits and debits have been posted is overdrawn by more than \$10.00)	\$35.00 per transaction item
Dormant Account Fee ¹	\$5.00 per month	Overdraft Fee Per Day ⁴ (starting on the 6 th consecutive business day and every business day account is overdrawn by more than \$35.00 for up to 20 business days)	\$6.00
Duplicate Statement	\$2.00 each	WIRE TRANSFERS	
Excessive Transactions for Money Market and Savings Accounts - All Wintrust Community Banks excluding Town Bank, N.A.	\$10.00 per occurrence	Domestic – Incoming	\$10.00
Excessive Transactions for Money Market and Savings Accounts – Town Bank, N.A.	\$.50 per occurrence	Domestic – Outgoing	\$30.00
Gift Cards	\$4.00	International – Incoming	\$15.00
IRA Plan Transfer	\$25.00	International – Outgoing	\$50.00
Legal - Tax Levy/Garnishment	\$125.00 plus costs	ATM & DEBIT CARD FEES	
Money Orders ²	\$3.00	Expedited ATM/Debit Card	\$60.00
Research Fee	\$25.00/hr (1 hr min)	Non-Customer ATM Fee	\$3.00
Stop Payment	\$30.00	Replacement Card Fee	\$10.00
Temporary Counter Checks	5 Free, then \$1.00 each	Transaction at Foreign Terminal ⁵	Free
COLLECTIONS/FOREIGN ITEMS			
Collections - Incoming	\$25.00 each + bank costs		
Collections - Outgoing	\$25.00 each + bank costs		

Fees are per occurrence unless otherwise stated.
Changes in fees are in **bold**.

¹ You will be notified 30 calendar days prior to being assessed the monthly dormancy fee. Dormant Account Fee does not apply to accounts at Town Bank, N.A. or Money Smart Checking Accounts available at all Wintrust Community Banks.

² Money Orders not available at Town Bank, N.A. locations

³ Foreign Exchange Rates are determined by the bank based on market conditions at the time of the transaction. The exchange rate we offer may include a fee, and it will be different from the exchange rate that is quoted in newspapers or online services.

⁴ Overdraft Paid or Returned Item Fee and Overdraft Fee Per Day applies to any item which is presented to us for processing. A previously presented debit or withdrawal is a new item if presented for payout again and therefore may be subject to additional fees as a new item. Items are any debits or withdrawals

including checks (including electronic and substitute), Electronic Fund Transfers (ATM withdrawals, Account to Account and Point of Sale Transactions, debit card transactions, ACH transactions), transfers made in person, over the phone or by online banking to include mobile banking, Bill Pay, Zelle transactions and fees. Money Smart Checking Accounts will not be charged any Overdraft Paid or Returned Check or Overdraft Fee Per Day fees.

⁵ No surcharge at any Allpoint, ATM Access (Town Bank, N.A. customers only), SUM® or MoneyPass® network ATM. Other ATM owners may impose surcharges at their machines. We do not charge additional fees for customers' non-network transactions. However, the bank charges a 1.10% fee for international transactions.



A WINTRUST COMMUNITY BANK

411 W. Main St. | St. Charles, IL 60174

630-377-9500 | www.bankstcharles.com

Please review and retain this important privacy information.

Rev. 5/2021

FACTS

WHAT DOES ST. CHARLES BANK & TRUST COMPANY, N.A. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons St. Charles Bank & Trust Company, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does St. Charles Bank & Trust Company, N.A. share?

Can you limit this sharing?

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes – to offer our products and services to you

Yes

No

For joint marketing with other financial companies

No

We don't share

For our affiliates' everyday business purposes – information about your transactions and experiences

Yes

Yes

For our affiliates' everyday business purposes – information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For our non affiliates to market to you

No

We don't share

To limit our sharing

- Call your Personal Banker at **630-377-9500** or any branch location **or**
- Visit us online: www.bankstcharles.com/privacy and complete the "Information Sharing Opt-Out Form" **or**
- Stop in and see a Personal Banker

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call your Personal Banker at 630-377-9500 or any branch location.

Who we are

Who is providing this notice?	St. Charles Bank & Trust Company, N.A. and its branches, Aurora Bank & Trust, Elgin State Bank, and Geneva Bank & Trust are providing this notice.
-------------------------------	--

What we do

How does St. Charles Bank & Trust Company, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does St. Charles Bank & Trust Company, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your account • pay your bills or apply for a loan • use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as:</p> <p><u>Banks:</u> Barrington Bank & Trust Company, N.A.; Beverly Bank & Trust Company, N.A.; Crystal Lake Bank & Trust Company, N.A.; Hinsdale Bank & Trust Company, N.A.; Lake Forest Bank & Trust Company, N.A.; Libertyville Bank & Trust Company, N.A.; Northbrook Bank & Trust Company, N.A.; Old Plank Trail Community Bank, N.A.; Schaumburg Bank & Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank & Trust Company, N.A.; Town Bank, N.A.; Village Bank & Trust, N.A.; Wheaton Bank & Trust Company, N.A.; Wintrust Bank, N.A. <u>Specialized Services:</u> FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A.; FIRST Insurance Funding of Canada Inc.; Tricom; Wintrust Asset Finance, a subsidiary of Beverly Bank & Trust Company, N.A.; Wintrust Life Finance, a division of Lake Forest Bank & Trust Company, N.A. <u>Wealth Management:</u> Wintrust Wealth Management, consisting of Chicago Deferred Exchange Company, LLC, Great Lakes Advisors, LLC, The Chicago Trust Company, N.A., and Wintrust Investments, LLC. <u>Mortgage:</u> Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.</p>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • St. Charles Bank & Trust Company, N.A. does not share with non affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • St. Charles Bank & Trust Company, N.A. doesn't jointly market.

Other Important Information

AK, CA, ND or VT Residents: Accounts with a mailing address in AK, CA, ND or VT will be treated as if they have selected for us not to share your credit and personal financial information with our affiliates.