

Blackhawk HSA

CUSTODIAL AGREEMENT/DISCLOSURES

CUSTODIAL AGREEMENT

DEPOSITOR & CUSTODIAN AGREE TO THE FOLLOWING:

The Depositor, whose name appears on the attached application, is establishing a Health Savings Account (HSA) under Section 223(a) of the Internal Revenue Code, herein referred to as "Code," for the purpose of paying qualified medical expenses, as defined under Section 223 (d)(2) of the Code of the Depositor. The Depositor has assigned the custodial account the sum indicated on the application.

Article I

The Custodian may accept the additional cash contributions on behalf of the Depositor for the tax year. Except in the case of a rollover contribution described in Internal Revenue Code Section 223, the Custodian will accept only cash contributions. The total cash contributions are limited to the maximum allowed under Section 223(b) of the Code for the tax year unless the contribution is a rollover contribution as described in Section 223(f)(5) of the Code.

Article II

The Depositor's interest in the balance in the custodial account is non-forfeitable.

Article III

No part of the custodial funds may be invested in life insurance contracts and assets of the custodial account cannot be co-mingled with other property except in a common trust fund or common investment fund.

Article IV

If the Depositor dies before his or her entire interest is distributed to him/her the entire remaining interest will be disposed of as follows:

1. If the beneficiary is the Depositor's spouse, the HSA will become the spouse's HSA as of the date of death.
2. If the beneficiary is not the Depositor's spouse, the HSA shall cease to be an HSA account as of the date of death and the beneficiary is required to include in gross income the fair market value of the account as of the date of the Depositor's death. If the Depositor dies before his or her entire interest has been distributed and if the designated beneficiary is not the depositor's surviving spouse, no additional contributions may be accepted in the Depositor's account. Any value received is reduced by any payments from the HSA made for the depositor's qualified medical expenses, if paid within one year after his/her death.

Article V

The Depositor agrees to provide the Custodian with information necessary for the Custodian to prepare any reports required by the Code and related regulations. The Custodian agrees to submit any reports to the Internal Revenue Service and the Depositor prescribed by the Internal Revenue Service.

Article VI

The agreement will be amended from time to time to comply with the provisions of the Code and related regulations. Other amendments may be made with the consent of the HSA Holder and the Custodian whose signature appear on the Application.

Article VII

7.01 This agreement for a Health Savings Account (HSA) sets forth the terms and conditions governing the relationship between the Depositor and Custodian of said account. Any amendments or provisions to this Agreement are considered binding between parties.

7.02 Definitions: In this part of the Agreement, the words "you" and "your" refer to the Depositor. The Depositor is the person who establishes the custodial account. Upon your death, your spouse beneficiary, if applicable, becomes "you" for purposes of this Agreement. In the event you appoint a third party, the third party will be considered your agent and, therefore, "you" for purposes of this Agreement. The words "we," "ours," and "us" refer to the Custodian. The Custodian must be a bank, as defined in Section 408(n), insurance company or other person who has the approval of the Secretary of the Treasury to act as Custodian. The word "Code" means the internal Revenue Code. References to "HSA" will mean Health Savings Account. References to "Agreement" will mean this Health Savings Account Custodial Agreement, the Disclosure Statement, Amendments and any additional provisions.

7.03 Successor Organization: If our organization is merged with another organization (or comes under the control of any Federal or State agency) or if our entire organization (or any portion which includes your HSA) is bought by another organization, that organization (or agency) shall automatically become the Trustee or Custodian of your HSA, but only if it is the type of organization authorized to serve as an HSA trustee or custodian.

7.04 Delegation of Responsibility to Agent: Based on our policies you may be allowed to delegate the investment responsibility of your HSA to an agent by

providing us with written notification. We will not review or guide your agent's decisions. You are responsible for the agent's actions or failure to act.

7.05 Interpretation: If any question arises as to the meaning of any clause in this Agreement, we shall be authorized to interpret such clause, and our interpretation will be binding upon by all parties.

7.06 What Law Applies: This Agreement is subject to all applicable Federal and State laws and regulations. If it is necessary to apply any State Law to interpret and administer this Agreement, the law of our domicile shall govern. If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. Neither your nor our failure to enforce at any time, or for any period of time, any of the provisions of the Agreement shall be construed as a waiver of such provisions, or your right or our right thereafter to enforce each and every such provision.

7.07 Amendments: We have the right to amend this Agreement at any time. Any amendment we make to comply with the Code, and related regulations, does not require your consent. You will be deemed to have consented to any other amendments unless, within 30 days from the date we mailed the amendment, you notify us in writing that you do not consent.

7.08 Additional Provisions: Additional provisions may be attached to and made a part of this Agreement by either party. The provisions must be in writing, agreed to by us and in a format acceptable to us.

7.09 Representations and Responsibilities: You represent and warrant to us that any information you have given or will give us with respect to this Agreement is complete and accurate. Further, you agree that any directions you give us, or any action you take will be proper under this Agreement and that we are entitled to rely upon any such information and directions without investigating its accuracy. We shall not be responsible for losses of any kind that may result from your directions to us or your actions or failures to act, and you agree to reimburse us for any losses we may incur as a result of such directions, actions or failures to act. We shall not be responsible for any penalties, taxes, judgments or expenses you incur in connection with your HSA. We have no duty to determine whether your contributions or distributions comply with the Code, regulations, rulings or this Agreement. We have no responsibility to process transactions until after we have received appropriate direction and documentation. We are not responsible for directing your investments, or providing investment advice. For investments in securities we will exercise voting rights according to our policies. We are not responsible for interpreting or directing beneficiary designations. Additionally, you consent that it is your responsibility to seek the guidance of a tax or legal professional for your HSA concerns.

7.10 Notices and Changes of Address: Any required notice regarding this HSA will be considered effective when we mail it to the last address of the intended recipient which we have in our records. Any notice to be given to us will be considered effective when we actually receive it. You must notify us of any change of address. Any notice given to the Custodian must be in writing unless our policies and procedures allow for oral notices. Upon your consent, we may provide you with notice in a delivery format other than by mail. Such formats may include various electronic deliveries.

7.11 Service Fees: We have the right to charge an annual service fee or other designated fees (for example, a transfer, withdrawal or termination fee) for maintaining your HSA. We will provide you with fee disclosures and policies. In addition, we have the right to be reimbursed for all reasonable expenses we incur in connection with the administration of your HSA. We may charge you separately for any fees or expenses, or we may deduct the amount of the fees or expenses from the assets in your HSA. Fees billed separately to you and paid by you may be claimed on your Federal tax return as miscellaneous itemized deductions.

Liquidation of assets to pay such fees will be done at our discretion if you do not direct us on the liquidation. If you do not direct us on the liquidation, we will liquidate the assets of our choice and will not be held responsible for any losses or claims that may arise out of the liquidation. We reserve the right to charge any additional fee upon 30 days notice to you that the fee will be effective. The payment of fees has no effect on your contributions.

Some brokerage commissions attributable to the assets in your HSA must be charged to your HSA. You cannot reimburse your HSA for those fees. We have the right to liquidate your HSA assets to pay for said fees, Federal tax levies or other assessments on your account. (See Section 7.15) You cannot defer payment of any service fee liability. Liabilities are due immediately and can be deducted from the balance whenever funds are available. You agree to be liable for any account shortage of funds resulting from charges whether caused by you or another with access to your account.

7.12 Beneficiaries: You may designate one or more person(s) or entity as beneficiary of your HSA. This designation can only be made on a form prescribed by us, and it will only be effective when it is filed with us during your lifetime. Unless specified

otherwise in writing by you, each beneficiary designation you file with us will cancel all previous ones.

The consent of a beneficiary shall not be required for you to revoke a beneficiary designation. If you do not designate a beneficiary, your estate will be the beneficiary.

We are not responsible for beneficiary designation and will not provide legal advice relating to such matters.

- 7.13 Investment of Amounts in the HSA:** You will select the type of investment for your HSA assets, provided, however, that your selection of investments shall be limited to those types of investments that we are authorized by our charter to offer and do in fact offer for investment in HSAs. Any investment you select for your HSA shall be subject to any and all restrictions or limitations, direct or indirect, which are imposed by or flow from the bylaws of our organization and all Federal and State laws and regulations which apply to us. If you do not provide us with investment direction for a contribution, we will return or hold all or part of the contribution based on our policies and procedures. We will not be responsible for any loss of HSA income associated with your failure to provide appropriate investment direction. Your HSA investments will be registered in our name or our nominee's name for the benefit of your HSA.

Non-deposit investments may be subject to investment risks, including possible loss of the principal amount invested. These investments are non-insured. They are not insured by FDIC, the Bank or any other agency of the US. These investments are not obligations of the Custodian or guaranteed by the Custodian. Specific disclosures may be provided to you.

- 7.14 Withdrawals:** All requests for withdrawal shall be in writing on a form provided by or acceptable to us. The method of distribution must be specified in writing. The tax identification number of the recipient must be provided to us before we are obligated to make a distribution. Any withdrawals shall be subject to all applicable tax and other laws and regulations including possible early withdrawal penalties and withholding requirements. Distributions will generally be in cash or in-kind based on our policies.

Notwithstanding the foregoing, withdrawals made with your Blackhawk Bank Debit MasterCard, Blackhawk Bank checks or electronic withdrawals authorized by you need not be accompanied by a written request for withdrawal. Such withdrawals will be reported by the Custodian as normal distributions.

- 7.15 Liquidation of Assets:** We have the right to liquidate assets in your HSA if necessary to make distributions or to pay fees, expenses, Federal tax levies or other assessments properly chargeable against your HSA. If you fail to direct us to which assets to liquidate, we will decide in our complete and sole discretion and you agree not to hold us liable for any adverse consequences that result from our decision.

- 7.16 Transfers and Rollovers:** We can receive amounts transferred to this HSA from the custodian or trustee of another HSA or Medical Savings Account. In-kind contributions will be valued based on our policies. We also reserve the right not to accept any transfer.

- 7.17 Employer Contributions:** We shall not be liable to you for any losses, damages, costs, penalties or expenses you incur as a result of your employer's failure to make the contributions to your HSA required under your employer's health plan. We are not responsible for monitoring your employer's contributions to your HSA or notifying you of your employer's contributions. You are responsible for contacting your employer regarding its contributions and monitoring those contributions. We will provide monthly statements to you. We shall not be liable to you for any statements, representation, actions or inactions of any insurance agent or agency that sold you an insurance plan in connection with your HSA. The insurance agent or agency is not our partner, agent, affiliate, representative or co-venture.

- 7.18 Reports and Records:** We will maintain the records necessary for IRS reporting on this HSA account. Required reports will be provided to you, or your beneficiary after your death, and the IRS. If you believe your report is inaccurate or incomplete you must notify us in writing within 30 days following the receipt date. Your investments may require additional State and Federal reporting. If we fail to comply with certain Treasury regulations or we are not keeping the records, making the returns, or sending the statements as are required by forms or regulations, the IRS may, after notifying you, require you to substitute another Custodian or Trustee.

- 7.19 Termination:** Either party may terminate this Agreement at any time by giving written notice to the other. We can resign as Custodian at any time effective 30 days after we mail written notice of our resignation to you or within 5 days of our receipt of your written objection to an amendment. Upon receipt of that notice, you must make arrangements to transfer your HSA to another financial institution. If you do not complete a transfer to your HSA within 30 days from the date we mail the notice to you, we have the right to transfer your HSA assets to a successor HSA Custodian or Trustee that we choose in our sole discretion, or we may pay your HSA to you in a single sum. We shall not be liable for any actions or failures to act on the part of any successor Custodian or Trustee. We shall not be liable for any tax consequences you may incur that result from the transfer or distribution of your assets pursuant to this Section.

If this Agreement is terminated, we may hold back from your HSA a reasonable amount of money that we believe is necessary to cover any one or more of the following:

- Any fees, expenses or taxes chargeable against your HSA
- Any penalties associated with the early withdrawal of any savings instruments or other investment in your HSA

- 7.20 Restrictions on the Account:** Neither you nor any beneficiary may sell, transfer

or pledge any interest in your HSA in any manner whatsoever, except as provided by law or this Agreement. The assets in your HSA shall not be responsible for the debts, contracts or torts of any person entitled to distributions under this agreement.

DISCLOSURE STATEMENT

The following is a general explanation of the laws and regulations governing Health Savings Accounts (HSA). You may refer to the Internal Revenue Code or a competent tax advisor for more detailed information.

As defined in the Custodial Agreement the words "you" and "your" refer to the Depositor. The Depositor is the person who establishes the Custodial account. Upon your death, your spouse beneficiary, if applicable, becomes "you" for purposes of this agent and, therefore, "you" for purposes of this Agreement. The words "we" "our" and "us" refer to the Custodian. The Custodian must be a bank, as defined in Section 408(n), insurance company or other person who has the approval of the Secretary of the Treasury to act as Custodian. The word "Code" means the Internal Revenue Code. References to "HSA" will mean Health Savings Account. References to "Agreement" will mean this Disclosure Statement, the Health Savings Account Custodial Agreement, Amendments and any additional provisions. It is in your best interest to seek the guidance of a tax or legal professional if you need assistance in understanding the terms and conditions of opening an HSA account.

REQUIREMENTS OF AN HSA:

Eligibility

If you or your employer establishes a high deductible health plan, you may be eligible to establish an HSA. You, your employer, or a third party designee can make contributions to your HSA. You are eligible to open an HSA and may make a regular contribution if you are 1.) Covered by a qualified high deductible health plan (HDHP) on the first day of the month 2.) Are not covered by a health plan, other than a HDHP, which provides any of the same benefits as the HDHP, 3.) Are not entitled to benefits under Medicare, and 4.) Cannot be claimed as a dependent on another person's tax return.

This HSA must be for the exclusive benefit of you and your family and upon your death your beneficiaries. The HSA must be established in your name. You, your employer and your designated third party may contribute to an HSA.

Contributions

A. Contribution Deadlines: Contributions can be made any time for a taxable year up to and including the Federal income tax return due date. The due date for most taxpayers is April 15th of the following year.

B. Cash Contributions: Your contribution must be in cash, which may include a check, money order, direct deposit or wire transfer.

C. Maximum Contribution: The maximum annual contribution to an HSA is the sum of the limits based on status, eligibility, single or family coverage and health plan coverage. The maximum amount of contributions in one year cannot exceed the limit for that year established by the Federal Government. See Frequently Asked Questions for annual contribution limits. These limits may be adjusted annually.

If an individual has more than one HSA, the aggregate annual contributions to all the HSAs are subject to the contribution limit. This limit is decreased by the aggregate contributions to an Archer Medical Savings Account (MSA). Annual limits apply whether the contributions are made by you, an employer or third party designee. Catch-up contributions may also be made by or on behalf of individuals who are 55 years old or older and younger than 65. Beginning January, 2004, the annual contribution was \$500. Each year that follows, the annual catch-up contribution increases by \$100 until the final year of 2009, when the catch-up limit is \$1,000.

D. Family Coverage: You and your spouse will be considered to have family coverage if either of you has family coverage. Family coverage is reduced by a contribution to an MSA. Each of you may make the catch-up contribution if you are eligible.

E. Carryback Contributions: A contribution is deemed to have been made on the last day of the preceding taxable year if you make a contribution by the deadline for filing your income tax return (not including extensions), and you designate the contribution as a contribution for the preceding taxable year. For example, if you are a calendar year taxpayer and you make your HSA contribution on or before April 15th, your contribution is considered to have been made for the previous tax year if you designated it as such.

F. Rollovers and Transfers: Rollover is a term used to describe a tax-free movement of cash or other property between any of your HSAs. Rollovers occur by taking a distribution from an HSA or MSA and recontributing it as a rollover contribution into the same or another HSA. The rollover rules are generally summarized

below. These transactions are often complex. If you have any questions regarding a rollover, please see a competent tax advisor.

Your HSA may be rolled over into another HSA of yours, or your HSA account with us may receive rollover contributions, provided that all of the applicable rollover rules are followed. We have sole discretion on whether we will accept the rollover. Funds distributed from your HSA may be rolled over to an HSA of yours if the requirements of Sections 223(f)(5) of the Code are met. A proper HSA to HSA rollover is completed if all or part of the distribution is rolled over not later than 60 days after the distribution is received. Further, you may roll over the same dollars or assets only once every 12 months. At the time you make a proper rollover to an HSA with us, you must designate to the Custodian, in writing, your election to treat that contribution as a rollover. Once made, the election is irrevocable.

Rollovers from a qualified medical savings account (MSA) to an HSA account are permitted if made in accordance with the applicable rollover laws and regulations for medical savings accounts.

Transfers occur by moving HSA, MSA or IRA assets from the account to another HSA account in a manner that prevents you from cashing or liquidating the HSA assets, or even depositing the assets anywhere except in the receiving HSA. You may be required to complete a transfer authorization form to transfer your HSA.

You may elect to make a one-time direct trustee-to-trustee transfer from your IRA (other than a SIMPLE IRA or a SEP IRA) to your HSA. The maximum amount you can transfer is the maximum HSA contribution limit for the year. The maximum amount you may transfer is the maximum HSA contribution limitation for the year. The amount transferred is not included in your income, is not deductible, and reduces your HSA contribution limitation for the year. See Pub. 969, Health Savings Accounts and Other Tax-Favored Health Plans, for details.

*CONSULT YOUR TAX ADVISOR REGARDING ROLLOVER AND TRANSFER CONSEQUENCES.

Distributions

Depending on the timing and use of the distribution, you may be subject to income taxes and/or penalty taxes. Custodians are not required to determine whether distributions are used for qualified medical expenses.

- A. Qualified Expenses:** Normal distributions are those for qualified medical expenses as well as those due to disability, death, transfer, prohibited transaction, revocation and correction of excess contribution. Any other distributions are non-qualified. Normal distributions received for payment of a qualified expense are excludable from your gross income. Distributions which are not used to pay qualified medical expenses will be includable in your gross income and may be subject to an additional penalty tax. Qualified expenses are expenses paid by you, your spouse or your dependents for medical care as defined in Section 213(d) but only to the extent the expenses are not covered by insurance or otherwise. The qualified medical expenses must be incurred only after the HSA has been established.
- B. Excess Contributions:** You are allowed and encouraged to withdraw all or a portion of any excess contributions to avoid penalty tax.

Federal Income Tax Consequences of Establishing an HSA*

- A. HSA Deductibility:** Amounts contributed to your HSA are excluded from your tax unless they exceed the maximum contribution limits described above. Qualified contributions made by you are deductible. You are not required to itemize deductions in order to take this deduction. You may not deduct the contributions as medical expenses under Section 213. Employer contributions are not deductible on your Federal income tax return as either HSA contributions or as medical expense deductions under Section 213.
- B. Tax Deferred Earnings:** The investment earnings of your HSA are not subject to Federal income tax until distributions are made, (or in certain instances, when distributions are deemed to be made and investment losses are not deductible).
- C. Taxation of Distributions:** The taxation of HSA distributions depends on whether the distribution is for a qualifying medical expense. Generally, distributions paid due to qualifying medical expenses are excluded from your gross income. Qualifying medical expenses are amounts you pay for medical care (as defined in Section 213 (d) of the Code) for yourself, your spouse and your dependents (as defined in Section 152 of the Code), but only to the extent that such amounts are not compensated for by insurance or otherwise. Distributions made for purposes other than qualifying medical expenses are included in your gross income (or, in the event of your death, gross income of your designated beneficiary unless your designated beneficiary is your spouse). If you receive a distribution that is included in your gross income, you are subject to an additional 10% tax. This additional 10% tax shall not apply if you have attained age 65 (or, if different, the age specified under Section 1811 of the Social Security Act).
- D. Excess Contribution Tax:** An excise tax of 6% is imposed upon any excess contribution you make to your HSA. An excess contribution is any contribution amount that exceeds your contribution limit, excluding rollover and direct amounts. This tax applies each year the excess contribution remains in your HSA. Attributable earnings on the excess contribution will be taxed in the year in which the distribution is received.
- E. Federal Income Tax Withholding:** If federal withholding is appropriate, please request that the custodian withhold the appropriate amount.
- F. Estate and Gift Tax:** The designation of a beneficiary will not be considered a transfer of property for federal gift tax purposes. Upon your death, the value of all assets in your HSA will usually be included in your gross estate for estate tax pur-

poses regardless of the named beneficiary. There is no specific estate tax exclusion for assets in the HSA. It is recommended that the beneficiary consult with a tax advisor regarding the exact rules regarding such taxes.

- G. Beneficiary Issues:** If you die and your beneficiary is your spouse, your HSA shall become your spouse's HSA as of the date of your death. Your spouse is subject to income tax only to the extent distributions from your HSA are not used for qualified medical expenses. If your beneficiary is not your spouse, the account ceases to be an HSA and the value of your HSA on your date of death will be taxable to your beneficiary in the year you die.

Limitations & Restrictions

- A. Deduction of Rollovers and Transfers:** A deduction is not allowed for rollover or transfer contributions.
- B. Special Tax Treatment:** Capital gains treatment and the favorable five or ten-year forward averaging tax authorized by IRC Section 402 does not apply to HSA distributions.
- C. Prohibited Transactions:** If you or your beneficiary engage in a prohibited transaction with your HSA, as described in IRC Section 4975, your HSA will lose its tax-exempt status and you must include the value of your account in your gross income for the taxable year.
- D. Pledging:** If you pledge any portion of your HSA as collateral for a loan, the amount so pledged will be treated as a distribution and will be included in your gross income for that year. There may be an additional 10% penalty tax.
- E. Life Insurance:** No portion of your HSA may be invested in Life Insurance Contracts.
- F. Commingling Assets:** The assets of your HSA cannot be commingled with other property except in a common trust fund or common investment fund.
- G. Eligible Custodians:** The Custodian of your HSA must be a bank, as defined in Section 408(n) of the Code, insurance company, as defined in Section 816 of the Code or other person who has the approval of the Secretary of the Treasury to act as Custodian.
- H. Non-Forfeatability:** Your interest in your HSA is non-forfeitable.

Additional Information

Annual Statements: Each year the Custodian will send you and the IRS statements reflecting the activity in your HSA account.

State Laws: State laws may affect your HSA. It is important to seek the guidance of a tax or legal professional if you need assistance in understanding the laws associated with your HSA.

Beneficiaries: Your application to establish an HSA allows you to designate beneficiaries to receive your HSA assets at the time of your death. You may also change those designations using the appropriate forms provided by the Custodian. The Custodian will rely on the latest beneficiary designation on file at the time of your death. If there is no beneficiary on file or if none of the listed beneficiaries are alive at the time of your death, the HSA assets will be paid to your estate. The Custodian has no liability whatsoever to any person making a claim to the HSA assets under a subsequently filed designation.

Rights to Revoke: You have the right to revoke this HSA within seven (7) days after the date of establishment of this HSA. If you revoke the account within the designated time frame, your entire contribution will be returned to you without any deductions for commissions, administrative expenses or fluctuation in market prices. Initiating this right must be completed in writing. If your notice was mailed, the revocation will be assumed to be mailed on the date of the postmark.

* CONSULT YOUR TAX ADVISOR REGARDING STATE TAX CONSEQUENCES.

Authorized Signers: A Health Savings Account Checking Account is an individual account. An authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine if they were made on behalf of the owner.

Facsimile Signatures: You agree we may charge you for all checks, drafts or other orders for the payment of money that are drawn on us regardless of by whom or what means the facsimile signatures may have been affixed as long as they resemble the facsimile signature specimen filed with us.

CHECKING TERMS & CONDITIONS

DEPOSITOR & CUSTODIAN AGREE TO THE FOLLOWING:

The Depositor, whose name appears on the attached application, is establishing a checking account used in connection with a Health Savings Account for the purpose of paying qualified medical expenses, as defined under section 223(d)(2) of the Code, of the Depositor. This agreement for a Health Savings Account Checking Account sets forth the terms and conditions governing the relationship between the Depositor and Custodian of said account. Any amendments or provisions to this Agreement are considered binding between parties.

Authorized Signers: A Health Savings Account Checking Account is an individual account. An authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine if they were made on behalf of the owner.

Facsimile Signatures: You agree we may charge you for all checks, drafts or other orders for the payment of money that are drawn on us regardless of by whom or what means the facsimile signatures may have been affixed as long as they resemble the facsimile signature specimen filed with us.

Deposits: Temporary credit is given to all deposits until actual collection is finalized. Foreign currency will be at the exchange rate in effect on final collection in US dollars. We are not responsible for deposits made through the mail until we actually receive them. All deposits credited after daily cut-off times will be processed on the next business day in which our main branch is open.

Direct Deposits: If for any reason we deposit an amount into the account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government without prior notice and at any time except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

Stop Payments: You must make a stop payment order as required by law. This must be completed in a reasonable time necessary for the bank to act. It is your responsibility to provide the precise number, date, amount and the payee of the check. Our stop payment cut-off time is one hour after the opening of the next banking day after the banking day on which we receive the item. Laws provide additional limitations as to the bank's obligation to stop payments. A release of the stop payment request can only be completed by the person who initiated the stop order.

Withdrawals: Any authorized signer on the account as shown on the account application and POA Authorization, will be allowed to sign checks for withdrawal, endorse checks payable to you for deposit into this account or perform debit card transactions. We may honor withdrawals that overdraw the account, but are not obligated to do so. We are not required to honor any restrictive covenants you add to your check. An example of a restrictive covenant would be "Must be Presented within 60 days". We have the right to refuse payment for any withdrawal if by any method we do not specifically permit. Honoring a nonconforming request does not obligate us to repeat that service in the future. We may treat continued misuse of your account as your act of closing the account. On interest bearing accounts we reserve the right to require at least seven days written notice before any withdrawal or transfer.

Statements: You must examine your checking account statement in a "reasonable time." If you discover any unauthorized signatures or alterations, you must promptly notify us with the relevant information. If you fail to do either of these duties, you will bear the entire loss. Your loss could include items on the statement, or other items with unauthorized signatures or alterations by the same wrongdoer which we pay after the reasonable time period expires and before we receive notification from you. You agree that the time that you have to examine the statement and report to us should not under any circumstance be more than 14 days after receipt of statement. We lose these protections if you establish that we did not use ordinary care in detecting items with an unauthorized signature or alteration. You agree that if you fail to report any unauthorized signatures, alterations, forgeries or any other errors in your account within 60 days of when we first send or make the statement available to you, you cannot make a claim against us and the loss will be entirely yours whether or not the bank used ordinary care.

ELECTRONIC FUNDS TRANSFER AGREEMENT & DISCLOSURES

Indicated below are types of Electronic Funds Transfers we are capable of handling, some of which may not apply to your account. This Agreement and Disclosure is made in compliance with federal law regulating Electronic Funds Transfer (EFT) services. Electronic Funds Transfers are electronically initiated transfers of money involving a deposit account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning Electronic Funds Transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us", and "our" mean the Financial Institution. You should keep this notice for future reference

ATM TRANSFERS - TYPES OF TRANSFERS AND DOLLAR LIMITATIONS

You may access your account(s) by ATM using your ATM Card and personal identification number (PIN) or Debit Card and PIN to:

- Make deposits to checking or savings account(s)
- Get cash withdrawals from checking or savings account(s)
- You may withdraw no more than \$500.00 per day
- Transfer funds from savings to checking or checking to savings account(s)
- You may transfer no more than \$500.00 per day
- Get information about the account balance of your checking or savings account(s)

Some of these services may not be available at all terminals.

TYPES OF DEBIT CARD POINT OF SALE TRANSACTIONS

You may access your checking account(s) to purchase goods (in person, by phone or over the internet), pay for services (in person, by phone or over the internet), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card).

DEBIT CARD TRANSACTIONS - DOLLAR LIMITATIONS

You may not exceed \$2,000 in transactions per day that includes an ATM limit of \$500 and a Point of Sale limit of \$1,500. If you use your ATM Card/Debit Card at service stations or other point of sale terminals, those transactions will be posted against your primary checking account as designated.

PREAUTHORIZED CREDITS AND PAYMENTS

ELECTRONIC CHECK CONVERSION - TYPES OF TRANSFERS

Indicated below are types of Electronic Funds Transfers we are capable of handling, some of which may not apply to your account. You may authorize a third party to initiate Electronic Funds Transfers between your account and the third party's account. These transfers to make or receive a payment may be a one-time occurrence or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your checks as well as your deposit or withdrawal slips. You should only provide your bank information (whether over the phone, the Internet, or via some other method) to trusted third parties who you have authorized to initiate these Electronic Funds Transfers. Examples of these transfers include, but are not limited to::

- You can purchase goods or pay for services and authorize a merchant or service provider to convert your check into an Electronic Funds Transfer.
- At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee electronically is an Electronic Funds Transfer.
- You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

ELECTRONIC CHECK CONVERSION - ADDITIONAL NOTIFICATION

- When you provide a check as payment, you authorize us either to use information from your check to make a one-time Electronic Funds Transfer from your account or to process the payment as a check transaction.
- You authorize us to collect an NSF Returned Items Charge of \$35.00 if your payment is returned unpaid.
- You authorize us to collect an NSF Paid Items Charge of \$35.00 if we decide to pay the item and it overdraws your account.
- When we use information from your check to make an Electronic Funds Transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from the financial institution.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

Transaction Limitations - Federal Law requires that an Account Holder make no more than six (6) transfers or withdrawals during any statement cycle from a Savings or Money Market Account. The kind of withdrawals covered are those made by means of preauthorized transfers and withdrawals made by check, draft, debit card, or similar order payable to third parties. Each transfer in excess of these limitations will be subject to an Excess Withdrawal Fee. Violation of this limit on more than an occasional basis may result in the account being closed.

TELEPHONE TRANSFERS

You may access your account(s) by telephone using Blackhawk Bank's Bank by Phone at 888.769.2600 using your account number(s), and your Bank by Phone Personal Identification Number (PIN) to:

- Get checking or savings account(s) information
- Make payments from your checking or savings account(s) to your loan accounts with us
- Transfer funds from savings and checking to checking and savings account(s)

ONLINE AND MOBILE BANKING TRANSFERS

You may access your account(s) at www.blackhawkbank.com, or with a Blackhawk Bank app and an approved mobile device, with your NetTeller ID and Online Banking Password to:

- View account information, current balance, and account history
- Download account information and statements
- Pay bills from your checking account(s)
- Receive e-statements, disclosures, and notices
- Make payments from a Blackhawk Bank checking or savings account to your Blackhawk Bank loan
- Make transfers from your Blackhawk Bank equity line of credit loan to your Blackhawk Bank checking account
- Make transfers from your Blackhawk Bank checking or savings account to your other Blackhawk Bank checking or savings account

- Make external transfers via Blackhawk Bank's Bank to Bank service from your Blackhawk Bank checking or savings account to your checking or savings account at another financial institution (limit 4 transfers in or out per day)
- Pay a Person from your Blackhawk Bank checking account to a person's checking account at their financial institution

FEES

- We will charge a \$2.00 foreign ATM fee for each foreign ATM Card transaction in excess of four (4) each statement cycle. (A foreign ATM would be any ATM that does not have our Bank logo on the machine.)
- We will not charge you for transactions at any ATMs that have our Bank logo on the machine
- We will charge you \$10.00 to replace a lost ATM/Debit Card
- We do not charge for direct deposits to any type of account
- A fee may be imposed by a terminal /network operator if you initiate a transfer from a terminal that is not operated by us. You will be notified of any such fee when you use the terminal
- A fee may be imposed by an ATM operator not holding your account, or by any national, regional, or local network used to complete the transaction
- If you have a money market account an excess withdrawal fee of \$5.00 for each transfer or withdrawal in excess of six per month may be assessed (violations of this limit on more than an occasional basis will result in the account being transferred to a transaction-type account)
- If you have a savings account an excess withdrawal fee of \$2.00 for each transfer or withdrawal in excess of six per month may be assessed (violations of this limit on more than an occasional basis will result in the account being transferred to a transaction-type account)
- The fee to initiate a Directo-a-Mexico international transfer is \$10.00

Online Banking and Mobile Bill Pay Fees:

We do not charge for regularly scheduled payments.

Rush Payment Delivery Options:

- Rush Payment: \$19.95 (Overnight Delivery of Check Payment)
- Next Day Payment: \$14.95 (2nd Day Delivery of Check Payment)
- Electronic Rush Delivery Payment: \$4.95

Other Payment Options:

- Gift Check: \$2.99
- Charitable Donation: \$1.99

CUT-OFF TIMES

- Any internal account transfers made via Internet Banking after 7:00 PM Monday through Friday will be posted on the next business day
- Any Bank to Bank transfer made after 3:00 PM Monday through Friday will be processed on the next business day
- Any Pay a Person transfer made after 3:00 PM Monday through Friday will be processed on the next business day.
- Electronic Bill Payments are verified for funds availability during processing. If the funds are not available with the 2:00 PM processing, the bill will not be paid and we will not try again.

DOCUMENTATION

TERMINAL TRANSFERS

You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines.

PREAUTHORIZED CREDITS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800.209.2616 or at any of the telephone numbers of any of our locations listed in this disclosure to find out whether or not the deposit has been made.

PERIODIC STATEMENTS

You will get a monthly account statement from us for your checking or money market accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS, RIGHT TO STOP PAYMENT AND PROCEDURE FOR DOING SO

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write our Client Services Department at 608.364.8924 (toll free at 866.771.8924), P.O. Box 719, Beloit, WI 53512 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$35.00 for each stop-payment order you give and it will be in force for either one payment or for all future payments based on your request. You may release your stop payments at any time by contacting Client Services at the numbers/address above.

NOTICE OF VARYING AMOUNTS

If these regular payments vary in amount, the person you are going to pay will tell you, at least 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance

- If, through no fault of ours, you do not have enough money in your account to make the transfer
- If you have an overdraft line and the transfer would go over the credit limit
- If the automated teller machine where you are making the transfer does not have enough cash
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- There may be other exceptions stated in our agreement with you

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us written permission

UNAUTHORIZED TRANSFERS CONSUMER LIABILITY

Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe that an Electronic Funds Transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50.00 if you fail to give us notice of your lost or stolen card and/or PIN and your card and/or PIN is used without your permission. If you do give us notice of a lost or stolen card and/or PIN, you will be liable for the lesser of (1) \$50.00 or (2) the amount of any money, property or services obtained by its unauthorized use prior to the time you gave us notice. In addition, if your statement shows transfers that you did not make including those made by card, code or other means tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time-periods.

Additional Limits on Liability for your MasterCard Debit Card

You will not be liable for any unauthorized transactions using your MasterCard Debit Card if you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware, promptly reported the loss or theft to us (i.e. within 2 business days after learning of the loss or theft of your debit card). "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use and from which you receive no benefit. MasterCard is a registered trademark of MasterCard International Incorporated.

CONTACT IN EVENT OF UNAUTHORIZED TRANSFER

If you believe your card and/or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this disclosure.

PERSONAL IDENTIFICATION NUMBER (PIN) & PASSWORD

The ATM Card PIN, Debit Card PIN, MasterCard SecureCode PIN, Bank by Phone PIN, Online and Mobile Banking ID and Password issued to you is for your security purposes. The PINs/ Passwords are confidential and should not be disclosed to third parties. You are responsible for safekeeping your PIN(s) and PASSWORD(s). You agree not to disclose or otherwise make your PIN(s) and PASSWORD(s) available to anyone not authorized to sign on your account(s).

STATEMENTS/NOTICES

All notices from us will be effective when we have mailed them or delivered them to your last known address (physical or email) on our records. Notices from you will be effective when received by us at the address specified in the Agreement. You agree to

notify us promptly if you change your physical or email address. You may elect to receive your statements electronically. An electronic statement is called an eStatement. If you have chosen to receive an eStatement you are electing to receive your statements and other selected notices by email. Any legal notices that normally accompany your mailed statement will be delivered to you electronically. You may cancel eStatements and notices at any time, if you do withdraw your consent, we will send all future statements/notices to you in paper form to the address on file at no additional charge. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

MASTERCARD AUTOMATIC BILLING UPDATER SERVICE

Effective October 1, 2017, Blackhawk Bank will be participating in the MasterCard Automatic Billing Updater service. MasterCard Automatic Billing Updater helps to insure that the automated payments you set up with merchants will continue without interruption when there are changes to your Blackhawk Bank debit card, such as expiration date changes, or when your card is replaced because it was lost or stolen. Merchants enrolled for this service will automatically receive updates regarding your debit card information so they can modify their records. Maintaining the accuracy of your debit card information prevents disruptions and potential late fees due to account changes. To accomplish this, Blackhawk Bank will submit an electronic file to MasterCard within two business days of changes to your debit card information. MasterCard takes this data, compares it to debit card data files they receive from enrolled merchants and when there is a match, will forward your debit card information to those merchants so they can update their billing systems. To opt out of the MasterCard Automatic Billing Updater service, contact Blackhawk Bank's Client Services Department, during normal business hours, at 866-771-8924, or in writing to Blackhawk Bank, Attn: Deposit Operations, 400 Broad St, Beloit WI 53511.

ENFORCEMENT

In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal, subject to any limits under applicable law.

TERMINATION OF ATM CARD SERVICES, DEBIT CARD SERVICES, BANK BY PHONE SERVICES, AND ONLINE AND MOBILE BANKING SERVICES

You agree that we may terminate this Agreement and your use of the ATM Card, Debit Card, Bank by Phone, and Online and Mobile Banking services if:

- You or any authorized user of your ATM Card PIN, Debit Card PIN, Bank by Phone PIN, Online and Mobile Banking ID and Password breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM Card, Debit Card, Bank by Phone, or Online and Mobile Banking;
- We notify you or any other party to your account that we have cancelled or will cancel this Agreement.

You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

OTHER PROVISIONS

There may be a delay between the time a deposit is made and when it will be available for withdrawal. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

ERROR RESOLUTION NOTICE – Consumer Accounts Only

In case of errors or questions about your Electronic Funds Transfers, call or write us at the telephone number or address listed in this disclosure as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction, foreign-initiated transfer, or a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use

of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- Prepare your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM/Debit card to anyone.
- Remember: do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM/Debit card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM/Debit card or if it is stolen, promptly notify us.
- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious, or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient to you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.

FUNDS AVAILABILITY POLICY

Effective July 21, 2011

YOUR ABILITY TO WITHDRAW FUNDS:

This policy statement applies to all deposit accounts. Our policy is to make funds from your check deposits available to you on the business day of your deposit, if the deposit is made at one of our branches in person to an employee of our bank. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay transactions that you have authorized.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and Federal Holidays. If you make your deposit with the bank on a business day we will consider that day to be the day of your deposit.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the business day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However the first \$200 of your deposit may be available on the same business day of your deposit.

If we are not going to make all of the funds from your deposit available on the same business day as the day of the deposit, we will notify you at the time of your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You deposit checks totaling more than \$5,000 on any one day.
- We made all attempts but were unable to verify that funds are available for this check.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.
- A check you deposited was previously returned unpaid.
- We have confidential information that indicates that the check may not be paid.
- We received notice that the check is being returned unpaid.
- There are erasures or other apparent alterations on the check.
- The routing number of the paying bank is not a current routing number.
- The check is drawn on an account with repeated overdrafts.
- The check is postdated or has a stale date.
- We are unable to verify the endorsement of a joint payee.
- Information from the paying bank indicates that the check may not be paid.
- Some information on the check is not consistent with other information on the check.
- We have been notified that the check has been lost or damaged in collection.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules For New Accounts

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Additional Terms and Conditions of Your Account

This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On the sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is interest bearing, your interest calculation will remain the same. If your Account is non-interest bearing, the savings sub account will not earn interest either. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protections, or your monthly statement.

Deposits at Automated Teller Machines (ATMs)

Funds from any deposits (cash or checks) made at foreign automated teller machines (not owned or operated by Blackhawk Bank) will not be available until the fifth business day after the day of your deposit. Blackhawk ATMs do not accept deposits. We own and operate ATMs at the following locations:

Beloit Main	608.364.8911
400 Broad Street, Beloit WI 53511	
Beloit East	608.364.8900
2200 Cranston Road, Beloit WI 53511	
Janesville	608.314.0084
2525 Milton Avenue, Janesville WI 53545	
Roscoe	815.623.3323
5506 Clayton Circle, Roscoe, IL 61073	
Machesney Park	815.639.0777
9609 Forest Hills Road, Machesney Park, IL 61115	
Rockford	815.636.4371
2475 North Perryville Road, Rockford, IL 61107	
Rockford	815.986.7174
3101 11th Street, Rockford, IL 61109	
Belvidere	815.544.0777
2141 North State Street, Belvidere, IL 61008	

Fee Schedule

The following fee schedule, effective **May 1, 2017**, is to inform you of fees that you may incur from time to time that would be assessed to your account, as well as transaction limitations, if any, that may apply to your account.

ATM/Debit Card:	
Lost ATM/Debit Card Reissue	\$10.00
Replace/Change PIN	No Charge
Instant Issue Debit Card Fee	\$25.00
ATM Cash Withdrawal from Checking/Savings Account(s):	
Foreign* ATM Fee (*not owned /co-operated by Blackhawk Bank)	
First 4 per statement cycle Free; Each Additional	\$2.00

The categories of transactions for which an overdraft charge may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means:

NSF Returned Item Charge (per item)	\$35.00
Maximum Daily NSF Returned Items Charge	\$140.00
NSF Paid Item Charge (per item)	\$35.00
Maximum Daily NSF Paid Items Charge	\$140.00
Collection Items/NSF Check Collection (per item)	\$25.00
Returned Deposit Item, each	\$7.00
Returned ACH Origination, each	\$7.00
Sweep Automatic Transfer Fee to Cover Overdraft	\$5.00
Operator Assisted Telephone Transfer/Payments, each	\$5.00
Counter Checks, Per Sheet (4)	\$1.00
Check Orders	Depends on style of check
Money Order, each	\$3.00
Cashier's Check, each	\$5.00
Gift Card, each	\$4.00
Bill Pay Fee(s):	
Rush Payment (Overnight Delivery of Check Payment)	\$19.95
Next Day Payment (2nd Day Delivery of Check Payment)	\$14.95
Electronic Rush Delivery Payment	\$4.95
Gift Check	\$2.99
Charitable Donation	\$1.99
Dormant Account Fee:	
Savings (per quarter)	\$5.00
Checking (per month)	\$5.00
Checking and Savings Accounts are dormant if no in-person deposits or withdrawals occur for 24 months.	
Fall Below Fee, Regular Savings: If balance falls below \$200 any day of the Statement cycle (per month)	\$5.00
Stop Payment/Renewal, each	\$35.00
Special Item Handling Fee	\$25.00
Account Activity Printout	\$5.00
Account Research, per hour (\$25.00 minimum)	\$25.00
Account Balancing Assistance	\$25.00
Account Closed within 90 Days of Opening	\$25.00
Charged-Off Account Processing Fee	\$30.00
Check/Deposit Copy, each	\$1.00
Check Images with Statement	\$5.00
Reprint Image Statement	\$5.00
Loan Payment by Credit Card	
Convenience Fee	3% of payment amount
Photocopies (copy machine request) per page	\$0.25
Fax:	
Customer (local), per page	\$1.00
Non-customer (local), first page	\$3.00
..... each additional page	\$1.00
Non-local (no foreign-country faxes), per page	\$2.00
Wire Transfers:	
Outgoing	\$25.00
Incoming	\$15.00
International Wire Transfer:	
Incoming/Outgoing	\$50.00
Directo a México	\$10.00
Foreign Currency, Exchanged or Purchased	\$35.00
Foreign Check Collection Fee	\$50.00
Coin Sorter (non-customer only)	10% of total
Garnishments and Levies (Legal Attachments)	\$100.00

Fees may reduce earnings. We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest bearing savings account other than a time deposit, or from any other savings account as defined by Regulation D. **Text in bold type** denotes changes from the prior Fee Schedule.

Business Days: Monday through Friday, excluding Federal Holidays

**Thank you for choosing Blackhawk Bank.
We appreciate your business.**

Full Service Banking Centers:

400 Broad Street
Beloit, WI 53511
608.364.8911

5506 Clayton Circle
Roscoe, IL 61073
815.623.3323

2141 North State Street
Belvidere, IL 61008
815.544.0777

2200 Cranston Road
Beloit, WI 53511
608.364.8900

2475 North Perryville Road
Rockford, IL 61107
815.636.4371

9609 Forest Hills Road
Machesney Park, IL 61115
815.639.0777

2525 Milton Avenue
Janesville, WI 53545
608.314.0084

3101 11th Street
Rockford, IL 61109
815.986.7174

Business Banking Center:

2205 Point Blvd., Suite 205
Elgin, IL 60123
224.236.7700



MEMBER FDIC  EQUAL HOUSING LENDER