



SECURITY NATIONAL BANK

# TRUTH IN SAVINGS

Disclosure for Fees, Services, and Information

# PERSONAL CHECKING ACCOUNTS

## Value Checking

No minimum balance.  
VISA debit or ATM card available with no monthly fee.  
Free debit card replacement service. Limit five per year.  
Six free Non-SNB ATM transactions per statement cycle.  
Privileged Status ATM transactions available.  
Unlimited check writing.  
Free first order of standard style wallet checks.  
Free Internet Banking and Bill Pay.  
eStatement standard.  
\$4.95 Monthly maintenance fee.

### Additional Account Benefits

Free Identity Theft Protection Service.<sup>1</sup>  
Free Triple Bureau Credit File Monitoring.<sup>1</sup>  
Free 3-in-1 Credit Report.<sup>1</sup>  
Free Credit Score.<sup>1</sup>  
Free Cellular Telephone Protection.<sup>1</sup>

<sup>1</sup>When registered and activated at no additional charge. Register at [www.IDProtectMe247.com](http://www.IDProtectMe247.com)

For specific information about additional account benefits, see Summary Description of Benefits for the Personal Internet & Identity Coverage Master Policy and Guide to Benefit Disclosure.

## Preferred Rewards Checking

To be eligible for the highest Preferred Rewards Checking interest rate you are required to:

Have a monthly direct deposit of at least \$100.  
Have 12 VISA debit card transactions per month.  
Receive eStatements.  
Maintain a valid email address with the bank.  
Maintain a minimum daily balance of \$2,500.

*IF THE ABOVE REQUIREMENTS ARE MET, YOU RECEIVE THE FOLLOWING CHECKING ACCOUNT BENEFITS: ATM Usage-SNB will automatically refund your account up to \$12.00 per statement cycle for ATM surcharge and foreign fees (up to \$6 in foreign fees and \$6 in surcharge fees). Fees will be credited to the account by the end of each statement cycle.*

### Additional Account Benefits

VISA debit or ATM card available with no monthly fee.  
Unlimited check writing  
Free Online Banking and Free Bill Pay.

See account brochure for more specific information regarding account requirements, rates and benefits.

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

## Generations Gold Checking

No minimum balance.  
Free VISA debit or ATM card – see Bank Services.  
Generations Gold travel services and discounts.  
Generations Gold national discounts.  
Free standard style wallet checks.  
Free official checks.  
Free Internet Banking and Bill Pay.  
First year free on a small safe deposit box.  
\$100 Off closing costs for an SNB mortgage loan.<sup>2</sup>  
\$6.95 Monthly maintenance fee.

<sup>2</sup>Available to qualified applicants only.

## Generations Gold Plus

(For those 60 years and older)

All features and benefits of Generations Gold Checking.  
\$3.95 Monthly maintenance fee.

## Free Checking

No minimum balance.  
No monthly service fee.  
Unlimited check writing.  
Free Internet Banking and Bill Pay.  
VISA debit or ATM card available with this account for \$1.50 per month. (Listed on statement as EFT S/C)

## Health Savings Account

Must meet IRS qualifications to open. Please consult your tax advisor if you have questions.  
Interest bearing account.  
No minimum balance.  
No per check charges. First box of 50 checks free.  
No opening deposit required.  
VISA debit card available with no monthly fee.  
Free Internet Banking and Bill Pay.  
\$1.50 Monthly maintenance fee.  
\$25 Service fee at account opening.  
Any checks or withdrawals from the account will be considered distributions and will be reported as being qualified medical expenses, unless you notify us otherwise within 15 days of the distribution.  
Overdrafts are not permitted on account type.

# SAVINGS ACCOUNTS

## Regular Statement Savings Account

Minimum opening deposit: \$50.

Up to two withdrawals allowed per month. Three or more are \$1.00 each. Non-SNB ATM transactions are not counted in the 2 transaction limit. (Listed on statement as Total Fees For Service-Chargeable Debits.)

No maintenance fee with a minimum daily balance of \$200. Should your balance fall below \$200 on any day of the month, a monthly maintenance fee of \$2.00 will be charged.<sup>3</sup>

<sup>3</sup>Minors are exempt from the \$2.00 monthly maintenance fee.

## Serious on Savings (SOS) Account

Receive a direct deposit or monthly transfer from another SNB account of \$25.00 or more into an SOS account. There will be a \$3.99 maintenance fee each month the minimum monthly transfer or direct deposit is not made.

Minimum opening deposit: \$1.00.

One withdrawal per statement cycle is allowed - \$5.99 for each additional withdrawal. (Listed on statement as Total Fees for Service-Chargeable Debits.)

Withdrawals completed on ATMs will be charged \$5.99. (Listed on statement as Transaction Fee.)

## Money Market Gold Account

Minimum opening deposit: \$2,500.

If your average daily balance\* falls below \$2,500 during the month, a monthly maintenance fee of \$7.00 will be charged.

There is a \$1.00 fee for all transactions exceeding 6 per month. Non-SNB ATM transactions are not counted in the 6 transaction limit. (Listed on statement as Total Fees for Service-Chargeable Debit.)

*\*The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.*

## Money Market Gold Plus Account

Minimum opening deposit: \$25,000.

If your average daily balance\* falls below \$25,000 during the month, a monthly maintenance fee of \$25.00 will be charged.

There is a \$1.00 fee for all transactions exceeding 6 per month. Non-SNB ATM transactions are not counted in the 6 transaction limit. (Listed on statement as Total Fees for Service-Chargeable Debit.)

*\*The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.*

# SMALL BUSINESS CHECKING ACCOUNTS

## Basic Business Checking

No minimum balance.

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VISA debit card available with this account - see Bank Services.

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Excess activity fee of \$0.25 per debit over 25, regardless of balance. (Listed on statement as Service-Chargeable Debits.)

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Excess activity fee of \$0.25 per deposited item over 25, regardless of balance. (Listed on statement as Dep. Items Chg.)

## Small Business Checking

No maintenance fee with an average daily balance\* of \$500. Should your average daily balance fall below \$500, a monthly maintenance fee of \$6.99 will be charged.

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VISA debit card available with this account - see Bank Services.

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Excess activity fee of \$0.25 per debit over 100, regardless of balance. (Listed on statement as Service-Chargeable Debits.)

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Excess activity fee of \$0.25 per deposited item over 100, regardless of balance. (Listed on statement as Dep Items Chg.)

*\*The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.*

## Business Checking With Interest

No maintenance fee with an average daily balance\* of \$2,500. If your average daily balance\* is less than \$2,500, a monthly maintenance fee of \$8.99 will be charged.

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VISA debit card available with this account - see Bank Services.

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Excess activity fee of \$0.25 per debit over 100, regardless of balance. (Listed on statement as Service-Chargeable Debits.)

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Excess activity fee of \$0.25 per deposited item over 100, regardless of balance. (Listed on statement as Dep Items Chg.)

Minimum opening deposit of \$100 is required for all small business checking accounts. For Small Business Checking Account types, printed copies of monthly check images can be included with the monthly paper statement for a fee of \$2.00 per statement. (Listed on statement as Checks Enclosed Fee.)

# BANK SERVICES

## ACCOUNT RECORDS/RESEARCH FEE\*\*

\$30.00 Per hour plus \$0.55 per photocopy (\$30.00 minimum)  
(Includes Audit Confirmation, Date of Death Letter, Estate Letter)

**ACH SETUP (external transfers)**.....\$15.24  
**ATM or VISA DEBIT CARD**

- Initial or replacement card.....\$6.79  
(2-day rush order \$59.95)
- Usage \$1.50, plus tax, fee for transactions not completed on a Security National Bank ATM. (Listed on statement as Transaction Fee, Non-SNB ATM.) On Generations Gold and Checking with Interest Accounts, this fee is waived on two transactions per statement cycle if you maintain an average daily account balance of at least \$2,500 or more. On Money Market Gold and Money Market Gold Plus Savings accounts, this fee is waived if you maintain an average daily balance of \$15,000 or more.
- Expedite Fees .....\$30.00 expedite card, \$30.00 expedite PIN

## ATTORNEY FEES\*\*

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

**CASHIER'S CHECKS**.....\$5.00 per customer,  
\$10.00 Non-customer

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

**CHECK ORDER CHARGES\***..... Prices vary based on check design  
**CHECKING ACCOUNT INACTIVITY FEE** .....\$5.99 per month  
after account has been inactive for 6 months

**COIN COUNTING** .....15% of value, \$15.00 minimum (non-customer)

**COLLECTION OF CHECKS & DRAFTS** .....\$15.79 per item

**COPIES OF MONTHLY STATEMENTS\*\*** .....\$5.75 per statement

**COUNTER CHECK FEE\***.....\$0.25 per check

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

**DEPOSITED RETURN ITEMS\*\***.....\$5.99 per item

**EARLY ACCOUNT CLOSING\*\***

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

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

**FOREIGN CURRENCY EXCHANGE FEE**

5% Of American dollar (15% non-customer)\*

\$10.00 Minimum (\$15.00 non-customer)..... plus \$15.00 collection fee

**FOREIGN CURRENCY ORDER FEE**

5% Of American dollar (15% non-customer)\*

\$10.00 Minimum (\$15.00 non-customer)..... plus \$15.00 collection fee

\*Additional \$15.00 fee if less than \$250 American dollars

**FOREIGN DRAFTS** .....\$35.00

**GIFT CARDS**.....\$3.00 each, \$5.00 non-customer

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

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

**OVERDRAFT FEES\*\***

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

Overdraft Item Returned (Returned Item Fee) .....\$32.98

Overdraft Item Paid (Overdraft Fee).....\$32.98

**OVERDRAFT PROTECTION SERVICE**

- Providing overdraft protection to customers that maintain both a checking and savings account. In the event your checking account becomes overdrawn, the exact dollar amount is automatically transferred from your savings account to your checking account. If sufficient funds are not available in your savings account, normal overdraft fees will apply to your checking account.
- Overdraft Protection Fee - \$1.49 per month, assessed to checking account.
- \$5.00 Fee per transfer will be assessed to your savings account. (The transfer will appear on your statement as OD Transfer Fee.)
- See Standard Overdraft Practices below

**PAYMENT BOOK**

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

**PHOTOCOPIES** .....\$0.25 per copy

**PROCESSING OF LEVIES\*\***

IRS or Court-ordered Garnishments .....\$75.00

**RETURNED STATEMENT**

(Due to undeliverable address) .....\$5.59 per statement

**SAFE-DEPOSIT BOXES**..... Prices vary based on box size

See specific location for availability, details, and pricing.

Drilling Fee .....\$149.95

Lost Key Fee .....\$25.00

Late Fee .....\$14.99

Expedited Re-key Fee .....\$60.00

Destination and other 3rd Party Fees may apply

**STATEMENT BALANCING\*** .....\$25.00

**STOP PAYMENT FEE/CAUTION FEE\*\*** .....\$25.79 each

(Listed on statement as: "Service Charge - Stop Pay Charge")

**SUBORDINATION FEE**.....\$150.00 each

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

**WIRE TRANSFERS**

Domestic: Incoming/Outgoing ..... Customer \$19.99

Non-Customer \$30.99

International: Incoming/Outgoing.....\$51.78

Single entry ACH.....\$15.00

Plus sales tax where applicable including all fees assessed on checking accounts

\*Applicable to checking accounts

\*\*Applicable to checking and savings accounts

The fees may be changed by the Bank at any time after giving you written notice of not less than thirty days. For information on the interest rates and annual percentage yields of any of the accounts listed - refer to the SNB rate sheet which is in effect at the time, or contact us at 712-277-6500, or your local branch. The Bank reserves the right to require that all printed checks be purchased from an approved check printing company (available upon request). If any time you should use checks printed by someone other than authorized by the Bank, the Bank may charge a \$1.00 fee per check for each check rejected and manually re-entered.

## STANDARD OVERDRAFT PRACTICES

An overdraft occurs when you do not have enough money in your deposit account to cover a transaction, but we pay it anyway. We use the ledger balance less any Regulation CC holds to determine whether your account is overdrawn. Debit card transactions may be posted to your account several days after the merchant receives authorization. This means a transaction authorized against sufficient funds in your account may result in an overdraft when it eventually posts if intervening transactions have reduced the ledger balance. We may authorize and pay overdrafts for checks; transactions made using your deposit account number, such as ACH or in person withdrawals; and recurring transactions using your debit card. We will NOT authorize or pay overdrafts for ATM transactions or everyday debit card (one-time) transactions unless you opt in. We may charge you an Overdraft Fee for each overdraft item we pay (see above for fee amount). We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any type of transaction. If we do not authorize a debit card transaction, it will be declined at the merchant. If we do not pay a transaction, it will be returned unpaid and you may be charged a Return Item Fee (see above for fee amount). We limit the number of Overdraft and Return Item Fees to 6 per day, regardless of how many items we pay or return on your behalf. In addition, we will not charge an Overdraft Fee if the end of day ledger balance is overdrawn by \$10.00 or less.

## OVERDRAFT PROTECTION PLANS

We also offer overdraft protection plans, such as a link between a checking and savings account (See Overdraft Protection Service listed above) or a line of credit, which may be less expensive than our standard overdraft practices. To learn more ask us about these plans.

## PAYMENT PROCESSING ORDER

- Deposits and Credits
- SNB card-based transactions
- Ebank bill payments
- All other items in a Time/Date/Stamp Order