

PREFERRED REWARDS CHECKING DISCLOSURE

Security National Bank understands how to reward its customers, which is why we offer an account that pays you a high interest rate, and gives you an attractive list of FREE Services.

To qualify for Preferred Rewards Checking you are required to:

- Have a monthly^{††} direct deposit of at least \$100 ^{***}
- Have 12 VISA debit card transactions per month^{††}
- Receive eStatements
- Sign-on to ebank at least once per month^{††}
- Maintain a valid email address with the bank
- Maintain a minimum daily balance of \$2,500

If you meet the above requirements, you receive the following checking account benefits:

- 0.65% APY for balances up to \$25,000^{**}
- Range of .16% -.65% APY for balances over \$25,000 (no cap)^{**}0.05% APY if all of the qualification requirements listed above are not met^{**}
- ATM Usage – Security National Bank 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

- No monthly fee VISA Debit Card (\$6.79 one-time initial card fee)
- Free Online Banking with Free Bill Pay
- No per check charge and Unlimited Check writing

*** Account requires minimum opening balance of \$50. For personal accounts only. One account per household. For accounts that meet the above qualifications during the statement period, an interest rate of 0.65% will be paid on the entire balance with an APY of 0.65% if your average daily balance is \$25,000 or less. An interest rate of .11% will be paid only for that portion of your average daily balance that is greater than \$25,000. The APY for this tier will range from 0.16% to 0.65% depending on the balance in the account. This range is calculated using a hypothetical average balance of \$250,000. For accounts that do not meet these qualifications, 0.05% APY is paid on the entire average daily balance. Rate is effective 5/14/13. All features of this account are subject to change at the bank's discretion at any time. If you close your account before interest is credited, you will not receive the accrued interest.*

†† Monthly is defined as three processing days prior to statement cycle date. Requirements are considered complete when the transactions have posted to the account. Pending or unprocessed transaction not posted during the current statement cycle will be credited in the following statement cycle. Accessing your account via mobile/tablet banking will not satisfy or count toward the required sign-on to eBank.

****If you don't have the ability to set up a recurring credit, it can be substituted with an automatic recurring debit.*

Interest rates are paid using the average-daily-balance method. This method applies a periodic rate to the average daily balance in the account for the period. 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. Interest is compounded daily and credited on the last day of your statement cycle. Non-cash items (e.g. checks) you deposit into your account begin to earn interest on the business day we receive credit. Your interest rate and annual percentage yield may change. Fees could reduce earnings on your account.

Call us at 712-277-6500. For information on account fees, see the current fee and information schedule.

<u>Tiers</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
0-\$25,000	0.65%	0.65%
Over \$25,000	0.11%	Range from 0.16% to 0.65%
Non-qualifying accounts	0.05%	0.05%

BANK SERVICES

ACCOUNT RECORDS/RESEARCH FEE**	\$27.00 per hour plus \$.55 per photocopy (\$27.00 minimum)
ACH SETUP (external transfers)	\$15.24
ACTIVITY PRINTOUT**	\$2.99
AMORTIZATION SCHEDULE	\$9.99
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 24 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 Savings accounts, this fee is waived if you maintain an average daily balance of \$15,000 or more.	
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 each, \$10.00 non-customer
CERTIFIED CHECKS*	\$15.00 per check
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 CHECK IMAGES**	\$2.00 per statement
COPIES OF MONTHLY STATEMENTS**	\$5.75 per statement
COUNTER CHECK FEE*	\$0.25 per check
CREDIT INQUIRY**	\$9.99 per inquiry
DEPOSIT VERIFICATION	\$9.99 per inquiry
DEPOSITED RETURN ITEMS**	\$5.99 per item
DINERO DIRECTO TRANSFERS	\$7.00 each, \$10.00 non-customer
EARLY ACCOUNT CLOSING**	
Account closes within 6 months	\$30.00
EBANK INACTIVITY FEE	No Fee
but will be closed if inactive for 6 months	
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	\$10.00 per item (non-customer)



SECURITY NATIONAL BANK
MEMBER FDIC

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

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
PRE-PRINTED CHECKING DEPOSIT SLIPS (50)	\$3.00

PRE-PRINTED SAVINGS DEPOSIT OR WITHDRAWAL SLIPS

50 deposit slips	\$3.00
50 withdrawal slips	\$3.00

PROCESSING OF LEVIES**

IRS or Court-ordered Garnishments	\$75.00
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RETURNED STATEMENT

(due to undeliverable address)	\$5.59 per statement
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SAFE-DEPOSIT BOXES	\$15.00 to \$176.95 per year (\$5.00 discount for auto-debit from SNB checking account)
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Drilling Fee	\$129.95
Lost Key Fee	\$25.00
Late Fee	\$14.99

Expedited Re-key Fee	\$60.00
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Destination and other 3rd Party Fees may apply

STATEMENT BALANCING*	\$25.00
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STOP PAYMENT FEE/CAUTION FEE**	\$25.79 each
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(Listed on statement as: "Service Charge - Stop Pay Charge")

SUBORDINATION FEE	\$150.00 each
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TELEPHONE TRANSFERS** (Banker Assisted)	\$2.00 each
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VERIFICATION RESEARCH FEE	\$30.00 per hour (\$30.00 min.)
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(Includes Audit Confirmation, Date of Death Letter, Estate Letter)

WIRE TRANSFERS

Domestic: Incoming/Outgoing	customer \$19.99 (non-cust. \$30.99)
International: Incoming/Outgoing	\$51.78

Single entry ACH	\$15.00
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Plus sales tax where applicable

* 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 at 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.

Payment Processing Order:

1. Deposits and credits
2. SNB card-based transactions
3. Online banking bill payments
4. All other items in a Time/Date/Stamp order

BANK LOCATIONS AND BANKING HOURS

DOWNTOWN • 601 Pierce St. • 712-277-6500

Lobby: Monday - Friday 9AM - 5PM

MORNINGSIDE BRANCH • 4700 Sergeant Rd. • 712-277-6650

NORTHSIDE BRANCH • 3131 Floyd Blvd. • 712-277-6677

Lobby: Monday - Friday 9AM - 5PM • Saturday 9AM - 12NOON

Drive-up: Monday - Friday 9AM - 6PM • Saturday 9AM - 12NOON

MOTOR BANK • 901 Pierce St. • 712-277-6636

Monday - Friday 7:30AM - 6PM • Saturday 8AM - 12NOON

MARKETPLACE BRANCH • 2827 Hamilton Blvd. • 712-255-0064

Monday - Friday 9AM - 6PM • Saturday 9AM - 4PM • Sunday 10AM - 2PM

AKRON BRANCH • 251 Reed St., Akron, IA • 712-568-2472

Lobby: Monday - Thursday 9AM - 4PM • Friday 9AM - 5PM

Drive-up: Monday - Friday 8AM - 5PM • Saturday 9AM - 12NOON

MAPLETON BRANCH • 313 N 4th St., Mapleton, IA • 712-882-1343

Lobby: Monday - Thursday 9AM - 4PM • Friday 9AM - 6PM

Drive-up: Monday - Thursday 8AM - 5PM • Friday 8AM - 6PM

Saturday 9AM - 12NOON

MOVILLE BRANCH • 245 Main St., Moville, IA • 712-873-3131

Lobby: Mon. - Wed., Fri. 8:30AM - 4PM • Thurs. 8:30AM - 6PM • Sat. 8:15AM - 11AM

Drive-up: Mon. - Wed., Fri. 7:30AM - 5PM • Thurs. 7:30AM - 6PM • Saturday 8:15AM - 11AM

LAWTON BRANCH • 315 Cedar St., Lawton, IA • 712-944-5171

Lobby: Monday 8:30AM - 6PM • Tuesday - Friday 8:30AM - 4PM

Drive-up: Monday 7:30AM - 6PM • Tuesday - Friday 7:30AM - 5PM • Saturday 8:15AM - 11AM

CLIMBING HILL BRANCH • 55 Deer Run Tr., Climbing Hill, IA • 712-876-2215

Lobby: Monday - Friday 8:30AM - 12NOON

SECURITY NATIONAL BANK OF SOUTH DAKOTA

325 Dakota Dunes Blvd., Dakota Dunes, SD • 605-232-6060

Lobby: Monday - Friday 9AM - 5PM • Saturday 9AM - 12NOON

Drive-up: Monday - Friday 8AM - 6PM • Saturday 9AM - 12NOON

SECURITY 24 ATM LOCATIONS

FULL SERVICE (Accepts Deposits)

- Downtown Office - 601 Pierce St., Sioux City, IA 51101
- Northside Branch - 3131 Floyd Blvd., Sioux City, IA 51108
- Morningside Branch - 4700 Sergeant Rd., Sioux City, IA 51106
- Mapleton Branch - 313 N 4th St., Mapleton, IA 51034
- Security National Bank of South Dakota - 325 Dakota Dunes Blvd., Dakota Dunes, SD 57049

CASH DISPENSERS

- Marketplace - 28th & Hamilton Blvd., Sioux City, IA 51104 - inside Hy-Vee
- Motor Bank - 901 Pierce St., Sioux City, IA 51101
- Southern Hills Mall - 4400 Sergeant Rd., Sioux City, IA 51106 - near Barnes & Noble
- Southern Hills Mall - near the Food Court
- St. Luke's Regional Medical Center - 2720 Stone Park Blvd., Sioux City, IA 51104 near Cafeteria
- Western Iowa Tech - 4647 Stone Ave., Sioux City, IA 51106 - near Cafeteria
- Tyson Event Center - 401 Gordon Dr., Sioux City, IA 51101 2nd level, South Main Entrance
- Akron Branch - 251 Reed St., Akron, IA 51001
- Moville Branch - 21 W. Main St., Moville, IA 51039
- Lawton Branch - 315 Cedar St., Lawton, IA 51030

Website: www.snbonline.com

Automated Phone System: 877-SNB-IOWA (762-4692)

December 1, 2016



SECURITY NATIONAL BANK
MEMBER FDIC

Truth in Savings Disclosure for Fees, Services, and Information

PERSONAL CHECKING ACCOUNTS

Minimum opening deposit of \$50 is required for all 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.¹
- Free Triple Bureau Credit File Monitoring.¹
- Free 3-in-1 Credit Report.¹
- Free Credit Score.¹
- Free Cellular Telephone Protection.¹

¹When registered and activated at no additional charge. Register at 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.

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.²
- \$6.95 monthly maintenance fee.

²Available 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.

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.
- Sign on to Internet Banking at least once per month.
- 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.

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)

MEDICAL EXPENSE ACCOUNTS

HEALTH SAVINGS ACCOUNT

- 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

- On all savings accounts, depositors are limited to six transfers and withdrawals (per statement cycle) to another account or to a third party by means of preauthorized, automatic, or telephonic transfer.
- VISA debit and POS transactions are not permissible on these accounts.
- We may at any time refuse to accept or limit additional deposits into the account.

REGULAR STATEMENT SAVINGS

- 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.³

³Minors are exempt from the \$2.00 monthly maintenance fee.

SERIOUS ON SAVINGS (SOS) ACCOUNT

Make monthly transfers of \$25 or more from an SNB checking account into an SOS account. There will be a \$3.99 maintenance fee each month the minimum monthly transfer 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 balance⁴ 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 Debits.)

OVERDRAFT PROTECTION SERVICE

Overdraft Protection Service (OPS) provides 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 your 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.)
- Savings account transfer limitations and normal excessive withdrawal fees apply to all savings accounts.

SMALL BUSINESS CHECKING ACCOUNTS

Minimum opening deposit of \$100 is required for all checking accounts.

BASIC BUSINESS CHECKING

- No minimum balance.
- VISA debit card available with this account-see Bank Services.
- Excess activity fee of \$.25 per debit over 25, regardless of balance. (Listed on statement as Service-Chargeable Debits.)
- Excess activity fee of \$.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 balance⁴ of \$500. Should your average daily balance⁴ fall below \$500, a monthly maintenance fee of \$6.99 will be charged.
- VISA debit card available with this account – see Bank Services.
- Excess activity fee of \$.25 per debit over 100, regardless of balance. (Listed on statement as Service-Chargeable Debits.)
- Excess activity fee of \$.25 per deposited item over 100, regardless of balance. (Listed on statement as Dep Items Chg.)

BUSINESS CHECKING WITH INTEREST

- No maintenance fee with an average daily balance⁴ of \$2,500. If your average daily balance⁴ is less than \$2,500, a monthly maintenance fee of \$8.99 will be charged.
- VISA debit card available with this account – see Bank Services.
- Excess activity fee of \$.25 per debit over 100, regardless of balance. (Listed on statement as Service-Chargeable Debits.)
- Excess activity fee of \$.25 per deposited item over 100, regardless of balance. (Listed on statement as Dep Items Chg.)

⁴The 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.

Sales tax will be charged on all fees assessed on checking accounts. Bank deposits are insured by the FDIC. Check Safekeeping standard on all checking accounts (check images optional, see bank services)

A portion of the balance in your checking account may be reclassified under Federal Reserve Regulation D. This reclassification will not affect the availability of funds, interest rate, or the fee structure of your existing checking account.