

Consumer
CHECKING
Accounts



JACKSON COUNTY BANK
8 Main St., P.O. Box 490
Black River Falls, WI 54615-0490
(715) 284-5341



Shaded Areas Indicate Changes

	COMPLETELY FREE CHECKING	NOW CHECKING	PREMIER CLUB	PRIME CHECKING (55 YEARS OR OLDER)	PRIME GOLD CHECKING (55 YEARS OR OLDER)
Minimum Balance Required to Open Account	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Minimum Balance Required to Avoid Service Charges	None	\$500 Daily Balance	None	None	None
Service Charge (Charged if Minimum Balance is not Maintained)	None	\$7.00 Monthly Maintenance Fee	See account fees section.	None	See account fees section.
Interest (Calculation Based on a 365/366 Day Year)	This account does not earn interest.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). *See below for further interest disclosures.	This account does not earn interest.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). *See below for further interest disclosures.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). *See below for further interest disclosures.
Special Features	-Write all the checks you want and never incur a per item charge. -Free 50 checks if first order is placed with us at the time of opening. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Write all the checks you want and never incur a per item charge. -Free 50 checks if first order is placed with us at the time of opening. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Write all the checks you want and never incur a per item charge. -Unlimited supply of special duplicate/wallet style checks at no charge. If ordering any other style of checks, you pay for the checks. -Travelers checks issued at no additional charge. -Local Merchant Discount Card -First year rent on safe deposit box free (3 X 5 box, subject to availability); \$2.00 discount on rented box after the first year. -The first year of Internet Bill Payment is free with a \$1.00 discount per month thereafter. -Discounted price on account images returned in your monthly statement. -Unlimited "on us" ATM withdrawals. -Four (4) free foreign ATM withdrawals per statement cycle. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Write all the checks you want and never incur a per item charge. -Free 50 checks if first order is placed with us at the time of opening. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Write all the checks you want and never incur a per item charge. -Limit of 2 boxes of special duplicate/wallet style checks at no charge per year. If ordering any other style of checks, you pay for the checks. -Local Merchant Discount Card -Unlimited "on us" ATM withdrawals -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit
Account Fees (Specific to Each Plan)	-Check printing fee depends on the style of checks ordered. -As an option, your account images may be returned in your monthly statement for a fee of \$5.00 per month.	-Check printing fee depends on the style of checks ordered. -As an option, your account images may be returned in your monthly statement for a fee of \$5.00 per month.	-Monthly membership in Premier Club is \$8.00 per month. -As an option, your account images may be returned in your monthly statement for a fee of \$4.00 per month.	-Check printing fee depends on the style of checks ordered. -As an option, your account images may be returned in your monthly statement for a fee of \$5.00 per month.	-Monthly membership fee is \$3.50 per month. -As an option, your account images may be returned in your monthly statement for a fee of \$5.00 per month.
Additional Services Available	-Overdraft Protection available through Savings Account (savings charges and regulations will apply). -ATM/Debit Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.	-Overdraft Protection available through Savings Account (savings charges and regulations will apply). -ATM/Debit Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.	-Overdraft Protection available through Savings Account (savings charges and regulations will apply). -ATM/Debit Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.	-Overdraft Protection available through Savings Account (savings charges and regulations will apply). -ATM/Debit Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.	-Overdraft Protection available through Savings Account (savings charges and regulations will apply). -ATM/Debit Card available upon request and Bank approval. -See ATM/Debit Card Fees and Limitations Supplement.

jacksoncountybank.com
Internet Banking and ATM
24 Hours/Day

***Disclosures apply to all consumer checking plans that earn interest:**

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded and credited to your account monthly.
- If you close your account before interest is credited, you will receive the accrued interest.

Supplement 01/01/10



Shaded Areas Indicate Changes

	MONEY MARKET INVESTMENT ACCOUNT	MONEY MARKET	STATEMENT SAVINGS	KOOL KLUB SAVINGS	CHRISTMAS CLUB
Minimum Balance Required to Open account	\$10,000.00	\$1,000.00	\$100.00	\$10.00	\$25.00
Minimum Balance Required to Avoid Service Charges	None	\$1,000.00 Daily Balance	\$100.00 Daily Balance	None	None
Service Charge (Charged if Minimum Balance is not Maintained)	There are no service charges applicable to this account.	\$10.00 monthly Maintenance Fee	\$1.00 Monthly Maintenance Fee	There are no service charges applicable to this account.	There are no service charges applicable to this account.
Interest (Calculation Based on a 365/366 day year)	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). Interest will be compounded and credited to your account monthly. Interest rates are based on account balance. *See below for further interest disclosures.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). Interest will be compounded and credited to your account monthly. *See below for further interest disclosures.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). *See below for further interest disclosures.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). *See below for further interest disclosures.	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). Interest will be compounded and credited to your account annually. If you close your account before maturity, accrued interest will not be paid. *See below for further interest disclosures.
Special Features	-Upon request you may have your account images returned in your monthly statement with no additional charge. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Upon request you may have your account images returned in your monthly statement with no additional charge. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Fees waived if under age 18. -A quarterly statement will be furnished on the account except if an electronic or ATM withdrawal or transfer transaction occurs, in which case you will receive a monthly statement. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-Must be 12 years or younger. -Upon reaching age 13, the funds will be reinvested in our Statement Savings Account. -Free Gift when opening account. -A quarterly statement will be furnished on the account except if an electronic withdrawal or transfer transaction occurs, in which case you will receive a monthly statement. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit	-The term of this account varies depending on when the account is opened. -Free Gift when opening an account. -Free Internet Banking -Free Online Account images -Free Combined Statement -Free Telephone Banking -Free Direct Deposit
Account Fees (Specific to Each Plan)	-Check printing fee depends on the style of checks ordered. -Excess Debit Withdrawal Fee**	-Check printing fee depends on the style of checks ordered. -Excess Debit Withdrawal Fee**	-Excess Debit Withdrawal Fee**	-Excess Debit Withdrawal Fee**	
Transaction Limitations	-Unlimited in-person withdrawals. -You may not make more than six (6) transfers and withdrawals from your account per month by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.	-Unlimited in-person withdrawals. -You may not make more than six (6) transfers and withdrawals from your account per month by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.	-\$1 for each teller withdrawal in excess of three per month (ACH and Telephone Banking transfers not included). -Unlimited in-person withdrawals. -You may not make more than six (6) transfers and withdrawals from your account per month by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.	-Unlimited in-person withdrawals. -You may not make more than six (6) transfers and withdrawals from your account per month by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.	-Withdrawals from your account may not be made until the maturity date without Bank consent.

***Disclosures apply to these consumer savings plans:**

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded and credited to your account monthly.
- If you close your account before interest is credited, you will receive the accrued interest.

****Excess Debit Withdrawal Fee:**

-\$10.00 per excess item withdrawn over the 6 allowed by regulation.