

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Financial Institution: Citizens State Bank of New Castle
1238 Broad St, P.O. Box C
New Castle, IN 47362

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

SIMPLY SAVINGS -

Account Ownership: Individual

Account Purpose: Consumer (Personal, Family, Household Purpose)

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.03% with an annual percentage yield of 0.03%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: \$100.00 minimum daily balance required to avoid \$5.00 monthly service charge. The following fees apply to this account: CSB-NSF Paid Item Fee: \$32.00 per item; CSB-Stop Payment Fee: \$32.00 per request; CSB-Return Item: \$10.00 per item; CSB - NSF Return Item Fee: \$32.00 per item; CSB-Special Statement: \$5.00 per statement; CSB-Withdrawals (Non Proprietary ATMs): \$2.50; CSB-Funds Transfer(Non Proprietary ATMs): \$2.50 per transfer or withdrawal; CSB-Additional or Lost ATM/POS Card: \$7.00; CSB-Dormant Savings Account Fee (dormant over 3 years): \$5.00 per month; CSB-Account Research: \$25.00 per hour; and CSB - Account Closure Fee: \$25.00 if closed within 90 days of opening.