

## RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

---

---

**Financial Institution:** Citizens State Bank of New Castle  
Broad Street  
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 FREE CHECKING

**Account Ownership:** Individual

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

**Limitations:** You must deposit \$50.00 to open this account.

**Account Fees:** 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-Telephone Transfer: \$5.00 per transfer; CSB-Special Statement: \$5.00 per statement; CSB-Account Research: \$25.00 per hour; CSB-Withdrawals (Non Proprietary ATMs): \$2.00; CSB-Funds Transfer(Non Proprietary ATMs): \$2.00 per transfer or withdrawal; CSB-Additional or Lost ATM/POS Card: \$7.00; CSB-Dormant Checking Account Fee (dormant over 1 year): \$5.00 per month; and CSB - Account Closure Fee: \$25.00 if closed within 90 days of opening.