RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Financial Institution: **Citizens State Bank of New Castle**
Broad Street Branch
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.

PREMIER INTEREST CHECKING

Account Ownership: Individual

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

Rate Information: This Account is an interest bearing account. If the daily balance is less than $1,500.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than $1,499.99 the interest rate paid on the entire balance in the account will be 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

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.

Account Fees: Minimum daily balance of $1500.00 required to avoid $6.00 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-Account Research: $25.00 per hour; 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 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.