

## Fee Schedule

|   |   |
|---|---|
| Account Closing (account closed within 90 days of opening) .....      | \$25.00   |
| Account Reactivation;   |   |
| Checking or savings; (closed for less than 3 months) .....            | \$10  |
| Account Research and Balancing .....                                  | \$30.00 per hour/1 hr. min  |
| (In addition);  |   |
| • Check Image Copy .....  | \$5.00 each   |
| • Statement Copies (including 1099s & 1098s) .....                    | \$5.00 each   |
| • Snap shot (transaction history) .....                               | \$5.00 each   |
| Visa Debit Card .....   | \$1.00 per month- per card  |
| • Card Replacement .....  | \$15.00 per card  |
| • Close Card .....  | \$12.00 per card  |
| • Card - Rush order .....   | \$50.00 per card  |
| Cashier's Check (Not offered to non customers) .....                  | \$7.00  |
| Coin Counting (Customers over \$350) .....                            | 10% of amount over \$350  |
| Coin Counting Non- Customer .....                                     | 10 % of total   |
| Coin purchase (rolls, non-customers) .....                            | \$.25 per roll  |
| Coin purchase (rolls, customers) .....                                | \$.25 per roll over 10 rolls  |
| Collection Item – Incoming/Outgoing .....                             | \$20.00 per Item  |
| Close Acct fee (Negative Balance) .....                               | \$15.00   |
| Currency Purchase .....   | \$1.00 per strap  |
| Dormant Account:  |   |
| Checking after 6 months no activity .....                             | \$5.00 per month  |
| Savings after 12 months no activity .....                             | \$5.00 per month  |
| Minor savings after 12 months no activity .....                       | \$.50 per month   |
| <b>External Funds Transfer</b> .....                                  | <b>\$3.00 per transfer</b>  |
| Faxes – Incoming & Outgoing .....                                     | \$5.00 first page/\$1.00 each additional page   |
| <b>Foreign Currency</b> .....   | <b>Fees vary based on amount and delivery fees</b>  |
| Garnishment/Tax Levy .....  | \$50.00 each  |
| Internet & Bill Pay .....   | FREE  |
| Overdraft Return Item* .....  | \$30.00   |
| Overdraft Paid Item* .....  | \$30.00   |
| Overdraft Savings Account* .....                                      | \$30.00   |
| Overdraft Transfer – Automatic Transfer from Savings .....            | FREE  |
| <b>Phone Banking</b>  |   |
| <b>Tele Inq Direct Chrg</b> .....                                     | <b>25 Free calls per statement, \$1 per call over 25<br/>(no maximum fee per statement)</b> |
| Photocopies .....   | 1 <sup>st</sup> 10 pages FREE, \$.25 per page thereafter                                    |
| Ready Reserve (Annual Fee) .....                                      | \$25.00   |
| <b>Returned Item – (Deposited/Cashed Check Returned Unpaid)</b> ..... | <b>\$10.00 per check</b>  |
| Safe Deposit Drilling fee or duplicate key charge .....               | Actual cost   |
| Safe Deposit Box .....  | Fees vary by size and location  |
| Signature Guarantee (Not offered to non-customers) .....              | \$10.00 each  |
| Stop Payment .....  | \$30.00 per item  |
| Undeliverable Mail .....  | \$7.50 per month  |
| Wire Transfer - Domestic, Incoming or Outgoing .....                  | \$15.00   |
| <b>Wire Transfer - International, Incoming</b> .....                  | <b>\$50.00</b>  |
| <i>(We do not initiate consumer outgoing International Wires)</i>     |   |
| Night depository .....  | \$15 per year   |

\*Insufficient funds; created by check, in-person withdrawal, Debit card withdrawal, or other electronic means.

| FACTS                       | WHAT DOES MIDWEST HERITAGE BANK AND MIDWEST INSURANCE SERVICES DO WITH YOUR PERSONAL INFORMATION?  |   |                                    |
|-----------------------------|--|---|------------------------------------|
| <b>Why?</b>                 | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |   |                                    |
| <b>What?</b>                | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit History and credit scores</li> </ul>   |   |                                    |
| <b>How?</b>                 | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Midwest Heritage Bank and Midwest Heritage Insurance Services chooses to share; and whether you can limit this sharing.   |   |                                    |
|                             | <b>Reasons we can share your personal information</b>  | <b>Does Midwest Heritage Bank &amp; Insurance Services share?</b> | <b>Can you limit this sharing?</b> |
|                             | <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.   | Yes   | No                                 |
|                             | <b>For our marketing purposes</b> — to offer our products and services to you  | Yes   | No                                 |
|                             | <b>For joint marketing with other financial companies</b>  | Yes   | No                                 |
|                             | <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences  | Yes   | No                                 |
|                             | <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness  | No  | We don't share                     |
|                             | <b>For our affiliates to market to you</b>   | Yes   | Yes                                |
|                             | <b>For nonaffiliates to market to you</b>  | No  | We don't share                     |
|                             |  |   |                                    |
| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Call 1-800-782-0521-our menu will prompt you through your choices(s) or</li> <li>• Visit us online: <a href="http://www.mhbank.com">www.mhbank.com</a></li> </ul> <p><b>Please note:</b><br/>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.<br/>However, you can contact us at any time to limit our sharing</p> |   |                                    |
| <b>Questions?</b>           | Call 1-800-782-0521 or go to <a href="http://www.mhbank.com">www.mhbank.com</a>  |   |                                    |
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| <b>Who we are</b>           |  |   |                                    |

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| <b>Who is providing this notice?</b>   | MIDWEST HERITAGE BANK; and MIDWEST HERITAGE INSURANCE SERVICES   |
| <b>What we do</b>  |  |
| <b>How does Midwest Heritage Bank and Midwest Heritage Insurance Services protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  |
| <b>How does Midwest Heritage Bank and Midwest Heritage Insurance Services collect my personal information?</b> | <p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>  | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b>                      | Your choices will apply to everyone on your account.   |
| <b>Definitions</b>   |  |
| <b>Affiliates</b>  | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as; Financial Institutions and Insurance Companies.</i></li> </ul>  |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Midwest Heritage Bank and Midwest Heritage Insurance Services does not share with nonaffiliates so they can market to you.</i></li> </ul>   |
| <b>Joint Marketing</b>   | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Investment Companies</i></li> </ul>  |
| <b>Other Important Information</b>   |  |
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