

YOUTH SAVINGS ACCOUNT

You must be 18 years old or younger to open this account. At age 19 this account will automatically be changed to an Economy Savings Account.

No minimum balance requirements apply to this account.

A debit items fee of \$7.50 will be charged for each debit transaction in excess of four during a statement cycle.*

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

KSB KIDS CLUB SAVINGS ACCOUNT

You must be 12 years old or younger to open this account. At age 13 this account will automatically be changed to a Youth Savings Account.

No minimum balance requirements apply to this account.

A debit items fee of \$7.50 will be charged for each debit transaction in excess of four during a statement cycle.*

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

* By Federal law, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party during any statement cycle.

HOLIDAY ACCOUNT

You must deposit \$20.00 to open this account.

Your interest rate and annual percentage yield may change. At our discretion we may change the interest rate on your account annually.

Interest will be compounded annually. Interest will be credited to your account on October 28th of every year.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

If any withdrawal is made from this account before October 28th of each year, the account will be closed.

A check will be issued by the bank for all deposits made plus accrued interest on or about October 28th of each year.

Limit one account per person.

A deposit schedule is not required but one may be set up with deposits made by electronic transfer from a Keystone Savings Bank account or from another bank.



Keystone

81 Main Street, Keystone, Iowa 52249

Phone: (319) 442-3218

Marengo

330 Western Avenue, Marengo, Iowa 52301

Phone: (319) 642-7345

Center Point

807 Rosedale Drive, Center Point, Iowa 52213

Phone: (319) 849-1555

Pleasant Hill

6871 NE 12th Avenue, Pleasant Hill, Iowa 50327

Phone: (515) 266-6900

CONSUMER ACCOUNT INFORMATION

TRUTH IN SAVINGS DISCLOSURE



Effective 12/01/2014

ECONOMY CHECKING ACCOUNT

You must deposit \$100.00 to open this account.

There will be a \$3.00 paper statement fee every statement cycle for a paper statement.

GOLDEN KEY CHECKING ACCOUNT

You must be 55 or older to open this account.

CONSUMER INTEREST CHECKING ACCOUNT

You must deposit \$1,000.00 to open this account.

A minimum balance fee of \$8.50 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle.

There will be a \$3.00 paper statement fee every statement cycle for a paper statement.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

CONSUMER SUPER NOW CHECKING ACCOUNT

You must deposit \$1,000.00 to open this account.

A minimum balance fee of \$8.50 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle.

There will be a \$3.00 paper statement fee every statement cycle for a paper statement.

A debit items fee of \$.30 will be charged for each debit transaction in excess of ten during a statement cycle.

Your interest rate and annual percentage yield may

change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

CONSUMER MONEY MARKET ACCOUNT

You must deposit \$2,500.00 to open this account.

A minimum balance fee of \$8.50 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

There will be a \$3.00 paper statement fee every statement cycle for a paper statement.

A debit items fee of \$8.50 will be charged for each debit transaction in excess of three during a statement cycle.*

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

HEALTH SAVINGS ACCOUNT

You must deposit \$100.00 to open this account.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest

will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

Health Savings accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your tax advisor for additional information.

ECONOMY SAVINGS ACCOUNT

You must deposit \$20.00 to open this account.

A minimum balance fee of \$8.50 will be imposed every statement cycle if the balance in the account falls below \$20.00 any day of the statement cycle.

There will be a \$3.00 paper statement fee every statement cycle for a paper statement.

A debit items fee of \$8.50 will be charged for each debit transaction in excess of four during a statement cycle.*

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded every month. Interest will be credited to your account every month.

If you close your account before interest is credited, you will not receive the accrued interest.

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 begins to accrue on the business day you deposit noncash items (for example, checks).

* By Federal law, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party during any statement cycle.