TRUTH-IN-SAVINGS DISCLOSURE

First National Bank of Eagle River, 400 East Wall St PO Box 1209, Eagle River, WI 54521

DATE	ACCOUNT NUMBER	ACCOUNT TYPE
July 20, 2012	1	Health Savings Account

HOW WE DETERMINE THE INTEREST RATE:

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

TIERED RATE ACCOUNTS - TIERING METHOD A:

If your daily balance is $499.99 or less, the interest rate paid on the entire balance in your account will be .000% with an annual percentage yield of .00%.
If your daily balance is more than $499.99, but less than $2,500.00, the interest rate paid on the entire balance in your account will be .030% with an annual percentage yield of .03%.
If your daily balance is more than $2,499.99, but less than $10,000.00, the interest rate paid on the entire balance in your account will be .030% with an annual percentage yield of .03%.
If your daily balance is more than $9,999.99, but less than $25,000.00, the interest rate paid on the entire balance in your account will be .050% with an annual percentage yield of .05%.
If your daily balance is $25,000.00 or more, the interest rate paid on the entire balance in your account will be .150% with an annual percentage yield of .15%.

HOW WE COMPOUND AND CREDIT YOUR INTEREST:

Interest will be compounded monthly.
Interest will be credited to your account monthly.

YOUR MINIMUM DEPOSIT, TIME AND BALANCE REQUIREMENTS:

To open this account, you must deposit at least $50.00.
You must maintain a minimum balance of $500.00 in the account each day to obtain the disclosed annual percentage yield.
A minimum balance fee of $5.00 will be imposed every month if the daily balance in the account falls below $500.00 any day of the month.

HOW WE COMPUTE THE BALANCE TO DETERMINE YOUR INTEREST:

We use the daily balance method to calculate the interest on your account. The daily balance method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH:

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

STATEMENT FREQUENCY:

The statement period is monthly.

The interest rate and annual percentage yield are accurate as of the date shown above. You may call (715) 479-4406 to obtain current rate information.

See page 2 and 3 for additional disclosures.
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SCHEDULE OF FEES AND CHARGES

Account Activity Printout	$3.00
Account Balancing Assistance (Minimum One Hour)	$25.00
Account Closing Fee (If Closed W/in First 90 Days)	$50.00
Account Hold (Per Month)	$50.00
Account Research Per Hour (Minimum One Hour)	$25.00
ATM Transactions @ Foreign Terminals/POS	$2.00
Balance Inquiry By Phone	$2.00
Bank Bag	$5.00
Collection & Exchange (Per Item)	$20.00
Daily Overdraft Fee	$8.00
Deposited Checks Returned Unpaid	$6.00
Domestic Incoming Wire	$12.00
Domestic Outgoing Wire Transfers	$20.00
Dormant Account Fee-monthly After 1 Year Inactive	$2.00
Duplicate 1098/1099	$6.00
Foreign Incoming Wire	$20.00
Foreign Outgoing Wire Transfers	$47.00
Garnishments	$75.00
Levies	$75.00
Locking Bank Bag	$30.00
Lost Or Stolen ATM/Debit Card	$15.00
Multiple Signature Verification (Per Month)	$10.00
Nonsufficeint Funds (NSF) - Each	$31.00
Nonsufficient Funds (NSF) Daily Maximum	$248.00
Official Checks & Money Orders-Customer	$5.00
Official Checks & Money Orders-Non Customer	$7.00
Overdraft (Maximum Overdraft Per Day)	$248.00
Overdraft-Each Overdraft Paid	$31.00
Photocopies	$.25
Redeposited Returned Checks	$6.00
Replacement ATM/Debit PIN#	$10.00
Special Statement Cutoff	$10.00
Special Statement Cutoff With Checks	$15.00
Statement Copies	$10.00
Statement Copies With Checks (per Check)	$3.00
Stop Payment New & Renewal	$30.00
Telephone Transfer Fee	$3.00
Travel Card	$9.95
Undeliverable Statement (Per Month)	$10.00

ADDITIONAL FEES AND TERMS FOR THIS ACCOUNT

Account Set-up fee $25.00
Account closing fee $25.00

This deposit is transferable only with the permission of the bank.
See your contract documents for the specific terms and conditions of your account.