

Interest & Fees Disclosures

Account Interest:

Home Advantage Checking Account, Home Star Checking Account, Home Mortgage Account (Checking), Home Club Account & HSA Checking Accounts:

The interest rate will be determined by Home Federal Bank. At its discretion, Home Federal Bank may change the interest rate on your account at any time. The daily balance method will be used to calculate the interest on your account and interest begins to accrue on the second day after the banking day of deposit. This method applies a daily periodic rate to the principal in the account at the end of each day. Interest will be compounded and paid monthly on the cycle date. If the account is closed out during a monthly period, interest will be paid to the date at the time of closing.

There are no restrictions on the frequency or method of deposits and there are no restrictions on the frequency or method of withdrawals made by mail or in person. Automated Teller Machine withdrawals are limited to a maximum of \$400.00 per account per day.

There is no minimum deposit required to open a Home Mortgage Account (Checking) or HSA Checking Account. The minimum deposit required to open a Home Club Account or a Home Advantage Account is \$100.00. The minimum deposit required to open a HomeStar Checking Account is \$25,000. There is no minimum required to earn the Annual Percentage Yield (APY) on Home Star Checking Accounts, Home Club Accounts, or HSA Checking Accounts. The minimum required to earn the Annual Percentage Yield (APY) on the Home Mortgage Account or Home Advantage Accounts is \$1,000. See Health Savings Account description for qualifications and further information. Refer to the Fee Schedule for account charges.

Home Free Checking Account:

No interest will be paid on this account. There are no restrictions on the frequency or method of deposits and there are no restrictions on the frequency or method of withdrawals made by mail or in person. Automated Teller Machine withdrawals are limited to a maximum of \$400.00 per account per day. The minimum deposit required to open a Home Free Checking Account is \$100.00. Refer to the Fee Schedule for account charges.

Business Interest Checking:

The interest rate will be determined by Home Federal Bank. At its discretion, Home Federal Bank may change the interest rate on your account at any time. The daily balance method will be used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that is used when calculating interest is the collect balance. Interest begins to accrue on the second business day after the banking day of deposit. This method applies a daily periodic rate to the principal in the account at the end of each day. Interest will be compounded monthly and will be credited to your account monthly. If the account is closed during the monthly period, interest will be paid to date at the time of closing. There are no restrictions on the

frequency or method of deposits and there are no restrictions on the frequency or method of withdrawals made by mail or in person. Automated Teller Machine withdrawals made maximum of \$400.00 per account per day. The minimum deposit required to open a Business Interest Checking Account is \$1,000.00. Refer to the Fee Schedule for account changes.

Money Market Fund Account and Business Money Market Account:

The interest rate will be determined by Home Federal Bank. At its discretion, Home Federal Bank may change the interest rate on your account at any time. The daily balance method will be used to calculate the interest on your account and interest begins to accrue on the second day after the banking day of deposit. This method applies a daily periodic rate to the principal in the account at the end of each day. Interest will be compounded and paid monthly on the cycle date. If the account is closed out during a monthly period, interest will be paid to date at the time of closing. There are no restrictions on the frequency or method of deposits and there are no restrictions on the frequency or method withdrawals made by mail or in person. Automated Teller Machine withdrawals are limited to a maximum of \$400.00 per account per day. The minimum deposit required to open a Money Market Fund Account is \$1,000.00 and there is no minimum required to earn the Annual Percentage Yield (APY). Refer to the Fee Schedule for account charges.

Student Checking Account, Youth Account and Kids Klub Account:

(NOTE: Student Checking Accounts are available to High School and College Students age 23 and under. Youth Accounts are available to youth age 16 and under and Kids Klub Accounts are available to youth age 12 and under.) The interest rate will be determined by Home Federal Bank. At its discretion, Home Federal Bank may change the interest rate on your account at any time. The daily balance method will be used to calculate the interest on your account and interest begins to accrue on the second day after the banking day of deposit. This method applies a daily periodic rate to the principal in the account at the end of each day. Interest will be compounded and paid quarterly on March 31, June 30, September 30 and December 31. If the account is closed out during a quarterly period, interest will be paid to date at the time of closing. There are no restrictions on the frequency or method of deposits and there are no restrictions on the frequency or method of withdrawals made by mail or in person. Automated Teller Machine withdrawals are limited to a maximum of \$400.00 per account per day. There is a \$25 minimum deposit required to open a Student Checking Account, and no minimum deposit required to open a Youth Account or Kids Klub Account. Refer to the Fee Schedule for account charges.

Regular Savings Accounts:

The interest rate will be determined by Home Federal Bank. At its discretion, Home Federal Bank may change the interest rate on your account at any time. The daily balance method will be used to calculate the interest on your account and interest begins to accrue on the second day after the banking day of deposit. This method applies a daily periodic rate to the principal in the account at the end of each day. Interest will be compounded and paid quarterly on March 31, June 30, September 30 and December 31. If the account is closed out during a quarterly period, interest will be paid to date at the time of closing. There are no restrictions on the frequency or method of deposits. Withdrawals are limited to nine (9) per calendar quarter. Each withdrawal over nine (9) will be

assessed a fee. Refer to the Fee Schedule for charges. Automated Teller Machine withdrawals on Regular Savings Accounts are limited to a maximum of \$400.00 per account per day. The minimum deposit required to open a Regular Savings Account is \$100.00 and there is no minimum required to earn the Annual Percentage Yield (APY).

Fee Schedule:

Home Advantage:

\$9.00 Maintenance Fee if balance falls below \$250.00 (Average Daily Balance) during a statement cycle. An Inactive Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Home Club Account:

\$12.00 Maintenance Fee if balance falls below \$250.00 (Average Daily Balance) during a statement cycle. An Inactive Account Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Home Free Checking Account:

There is no charge for checks written and no minimum balance requirement. An Inactive Account Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Home Mortgage Account:

There is no monthly service charge and no minimum balance. An Inactive Account Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Home Star Checking Account:

\$15 Maintenance Fee if balance falls below \$25,000 (Average Daily Balance) during a statement cycle. An Inactive Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

HSA Checking Account:

\$20.00 initial Set Up Fee. A \$10.00 Annual Fee will be assessed in April of each year. There is no monthly service charge and no minimum balance.

Business Interest Checking:

\$10.00 Maintenance Fee if balance falls below \$1,000.00 (Average Daily Balance) during a statement cycle. An Inactive Account Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Money Market Fund Account:

\$12.00 Maintenance Fee if balance falls below \$1,000.00 (Daily Balance) during a statement cycle. An Inactive Account Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Business Money Market Account:

\$15.00 Maintenance Fee is balance falls below \$2,500.00 (Daily Balance) during statement cycle. An Inactive Account Fee of \$2.00 per month will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Bank@Home & Online Bill Pay:

FREE--There are no monthly service charges for online transfers, general inquiries, or the bill payer option.

Regular Savings Accounts:

\$6.00 Maintenance Fee if balance falls below \$100.00 (Daily Balance) during a calendar quarter. There is no fee for the first nine (9) withdrawals made during each calendar quarter. A fee of \$1.00 will be assessed for each withdrawal over nine (9). An Inactive Account Fee of \$6.00 per calendar quarter will be assessed once an account has been inactive for one year and the balance is less than \$2,500.

Youth Savings Account and Kids Klub Savings Account:

No charges assessed.

Service Fees	
Returned Items	\$28.00 per item
Overdrafts	\$28.00 per item
Transfer Service Charge	\$3.00 per item
Card Reissue Fee	\$5.00 per card
<u>Stop Pay Charge</u>	\$28.00 per order
Research Fee	\$25.00 per hour (1 hour minimum)
Line of Credit Set up Fee	\$20.00
Line of Credit Annual Fee	\$20.00 per year
HSA Checking Account Set Up Fee	\$20.00
HSA Checking Account Annual Fee	\$10.00 per year
Returned Deposit Items	\$10.00 per item

ATM Usage Fee	\$2.00 per item if ATM is not owned by Home Federal Bank
Statement Copy Fee	\$5.00 per statement
Printed Checks	Prices may vary
Check Copy Fee	First 3 each calendar year are not charged, \$3.00 for each additional check copy
Garnishment	\$20.00
Levy	\$20.00
Bank@Home	FREE
Online Bill Pay Option	FREE