

First State Bank of Middlebury
Main Street Rewards Checking
Disclosure

Your Annual Percentage Yield ("APY") and amount of ATM Fee Refunds are based on the number of qualifying VISA Debit Card transactions completed each monthly statement cycle. To receive the APY and ATM Fee Refunds disclosed you must complete the corresponding minimum number of VISA Debit Card transactions each monthly statement cycle, and have a monthly direct deposit or automated clearing house ("ACH") credit. Interest will be compounded monthly and credited to your account at the end of each monthly statement cycle. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. The Base Level and Bonus Levels interest rates and APYs are effective as of February 1, 2014, and are variable and subject to change at any time at our discretion. Fees could reduce earnings.

The Base Level pays an interest rate of .50% with an APY of .50% on all balances up to \$10,000 and will refund \$5.00 of ATM Fees paid by you and will pay a \$0.10 rebate for each signature based VISA Debit Card transaction completed for each statement cycle in which between 15 and 24 qualifying VISA Debit Card transactions are completed. Bonus 1 Level pays an interest rate of 1.25% with an APY of 1.26% on all balances up to \$10,000 and will refund \$10.00 of ATM Fees paid by you and will pay a \$0.10 rebate for each signature based VISA Debit Card transaction completed for each statement cycle in which between 25 and 44 qualifying VISA Debit Card transactions are completed. Bonus 2 Level pays an interest rate of 2.50% with an APY of 2.53% on all balances up to \$10,000 and will refund \$15.00 of ATM Fees paid by you and will pay a \$0.10 rebate for each signature based VISA Debit Card transaction completed for each statement cycle in which at least 45 qualifying VISA Debit Card transactions are completed. Balances above \$10,000 regardless of Base Level or Bonus Levels, will earn interest at the rate of .25% with an APY of .25% for any statement cycle in which a minimum of 15 qualifying VISA Debit Card transactions are completed. Interest will be paid at a rate of .05% with an APY of .05% and no ATM Fees will be refunded and no rebates will be paid for signature based transactions for any statement cycle in which less than 15 qualifying VISA Debit Card transactions are completed.

Qualifying VISA Debit Card transactions include all debit card transactions except ATM transactions. There is a \$5.49 monthly fee for paper statements. \$50 minimum deposit required to open account. Personal accounts only. Limit one account per tax identification number and two accounts per household. Only qualifying VISA Debit Card transactions that have been posted to the account will be counted toward the number of transactions required to determine the account Level for interest rate and APY purposes and for payment of the rebate for signature based transactions. Only ATM transactions that have been posted to your account will qualify for the ATM Fee Refunds. All terms and conditions are subject to change at any time.