

BUSINESS

WELCOME

TO CCFBANK

CCFBANK
MAKING MORE POSSIBLE



WELCOME



We are pleased to announce the anticipated close of the merger between Citizens Community Federal N.A. (CCFBank) and Farmers & Merchants Bank (F&M Bank) is scheduled to be completed on July 12, 2019, pending regulatory approval. You will be notified if this date changes. CCFBank is committed to providing you great customer service and products.

WHAT'S IN THIS BOOKLET?

To help guide you through this transition, we would like to make you aware of the upcoming conversion details. We want to assure you we have been and will continue working closely with the F&M Bank team members to make the changeover as easy and seamless as possible.

This welcome booklet highlights the anticipated dates and details regarding the conversion of your accounts to CCFBank. We offer innovative financial services designed to make banking easier and more convenient than ever. CCFBank is dedicated to Making More Possible for our customers. We encourage you to familiarize yourself with the products and services we offer and to keep this booklet as a reference point for the future. To view our products and services in their entirety, visit our website at www.ccf.us.

WE ARE HERE TO HELP.

Once you have read through this welcome booklet, do not hesitate to ask questions of any CCFBank or F&M Bank team member. We will be happy to speak with you. Just stop by a Bank location or call us at 1.800.590.9920.

We are excited for the opportunity to provide the banking services that will help you achieve your financial goals. Welcome to CCFBank!

Sincerely,
Stephen M. Bianchi, President and CEO

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PLEASE NOTE

If you are currently enrolled in F&M Bank online banking, all of your information will automatically transfer to CCFBank online banking. You will continue to use your existing online banking access ID and password or token to log in. When logging in for the first time, you will be asked to re-establish the Multifactor Authentication security questions for your account. Please see page 8 for more information. Video tutorials and click thru demos of other CCFBank products including online and mobile banking, bill pay, eStatements and more can be found by visiting our website at www.ccf.us and selecting the CCFBank Education Center in the top menu bar.

IMPORTANT DATES



CONVERSION WEEKEND: July 12 - 14, 2019

F&M Bank will be open normal business hours on Friday, July 12. All F&M Bank locations will be closed on Saturday, July 13 for conversion changes. The offices will reopen as CCFBank on Monday, July 15.

Bill Pay will be unavailable from 4:00 p.m. on Friday, July 12 until 8:00 a.m. Monday, July 15. Online Banking will be unavailable from 5:00 p.m. on Friday, July 12 until 8:00 a.m. Monday, July 15. Please see pages 8-9 for more information.

JULY 12

Start using your new CCFBank Visa Debit Card on Friday, July 12 at 12:01 a.m. At that time, your F&M Bank debit card will no longer work. For more information about your new CCFBank debit card, please see the CCFBank VISA Debit Card information below.

JULY 15

Begin using CCFBank online and mobile banking. You can continue to use your existing online banking access ID and password to log in. Please see pages 8-9 for more information.

CCFBANK VISA DEBIT CARD

PRIOR TO JULY 12: ACTIVATE YOUR NEW DEBIT CARD

JULY 12: START USING YOUR NEW DEBIT CARD AT 12:01 A.M.

Your new CCFBank Visa debit card has the following limits in place.

- Point of Sale / Signature: \$4,500 per day
- PIN Point of Sale / ATM Withdrawal: \$520 per day (each day begins at 6:00 p.m. CST)

Account balances will not be available at any ATM from Friday, July 12 until Monday, July 15.

For your security, CCFBank participates in Visa Alerts. To help you monitor purchases on your card, you may set up custom alerts by visiting www.visa.com/purchasealerts.

CCFBank also monitors your card in real time for suspicious activity. If any suspicious transactions are detected, you will receive an automated phone call from our Fraud Detection Department to validate any suspicious transactions.

Set up your CCFBank debit card with Mobile Wallet. For instructions visit www.ccf.us.



ABOUT CCFBANK

CCFBank is a community bank located across two states: Wisconsin and Minnesota. As we continue to grow in new places, we value each community and the many organizations and groups that make them unique. We continue to build mutually beneficial relationships with our customers while meeting their financial objectives.

Originally established in 1938 as a credit union, CCFBank has made a number of changes to become the financial institution it is today. Along with our personal consumer products, we work with all businesses and agricultural professionals to meet their financial needs. We also provide commercial and residential lending. CCFBank has provided both residents and businesses of the areas we serve a wide range of secure and dependable services for more than eighty years. In March 2019, we were awarded a 5-star rating from Bauer Financial Group for safety and soundness.

CONTACT INFORMATION

Please reach out to us using the contact information below.

STOP BY

You are always welcome to visit your local CCFBank branch location. To find a branch, visit our website www.ccf.us and select Locations & Hours at the top of the page.

CALL

Customer Service Center: 1.800.590.9920 or 715.836.9999

Monday-Wednesday 8:00 a.m. - 5:00 p.m. CST

Thursday-Friday 8:00 a.m. - 6:00 p.m. CST

Saturday 9:00 a.m. - 12:00 p.m. CST

Treasury Management Service Questions: 715.852.2264

EMAIL

To send us an email with questions, send your email to: tmclientservices@ccf.us
Please include your question, concern or comment, in your email and we will contact you shortly. Do not provide any personal or account information.

IMPORTANT INFORMATION



ACCOUNT NUMBERS

Your account number(s) will not change.

ACCOUNT STATEMENTS

A final F&M Bank checking and/or savings account statement, as well as any interest to be paid, will be mailed to all customers July 13, 2019. After that, your first CCFBank statement will be generated on its regular statement date monthly or quarterly.

ATMS

There will be no changes to your ATM access with your new CCFBank debit card. For your convenience, CCFBank is part of the MoneyPass and Alliance One surcharge free ATM Networks. This means you can use your CCFBank Debit Card at thousands of nationwide ATMs for free.

CERTIFICATES OF DEPOSIT

All CDs will automatically transfer to CCFBank. Interest rates and terms will not change before the maturity date. Renewal notices will be sent from CCFBank at that time.

CHECKS

Continue to use your F&M Bank checks as you always have until you need to reorder more. When you need new checks, contact a CCFBank office to place an order or order online at www.ccf.us.

DEBIT CARDS

If you currently have a F&M Bank debit card, a new CCFBank debit card will be mailed to you. You can activate your new card as soon as you receive it and start using it on Friday, July 12 at 12:01 a.m. You can select your PIN number during the card activation process. Your new Visa debit card will be issued with the newest fraud prevention technology referred to as "Chip Enabled." You can use your card at both Chip and non-Chip terminals as well as with and without your PIN.

DIRECT DEPOSITS & AUTOMATIC PAYMENTS (ACH)

Your routing and account numbers will not change as your account transfers to CCFBank. This means that you will not have to change any of the established direct deposit or recurring debits to and from your account. This includes any payroll, social security payments or other automatic payments.

E-STATEMENTS

If you are currently enrolled in eStatements, you will continue to receive eStatements for your CCFBank account(s). You will not need to re-enroll. Your final F&M Bank statement will be mailed on July 13. See page 16 for more information.

IMPORTANT INFORMATION

FDIC INSURANCE COVERAGE

If the combining of deposits from F&M Bank to CCFBank causes your deposits at CCFBank to exceed \$250,000, your excess deposits will be insured by the FDIC for six months from July 12, 2019. If you have specific concerns, contact your local CCFBank branch. To calculate ways to maximize your coverage, please visit the following FDIC website: www.fdic.gov/edie.

ROUTING NUMBER

Your routing number will not change.

BUSINESS MOBILE BANKING & MOBILE DEPOSIT

CCFBank's Business Mobile Banking app can be found on the Apple App Store or on Google Play by searching "CCFBank Business Mobile." On the app, you can view account balances in real time, transfer funds between accounts, pay bills and find nearby ATMs and branch locations. CCFBank's mobile app is also set up to utilize text message transfers and other services (see page 16 for more information on Business Mobile Banking). Contact a business banker today to learn more or to sign up for these great services.

ONLINE BANKING

If you currently have F&M Bank Business Online Banking, all of your information will transfer over to CCFBank Business Online Banking. You will continue to use your existing online banking Access ID and password or token to log in. When logging in for the first time, you will be asked to re-establish the Multifactor Authentication security questions for your account. If you have not signed into your F&M Bank Business Online Banking account recently, you will need to change your password. This can be done before or after conversion.

TO RESET YOUR PASSWORD AFTER JULY 15:

1. Click the "Log In" Button in the top right-hand corner of the CCFBank website.
2. Once you're on the Online Banking login screen:
 - Choose the Business radio button
 - Click the "Forgot password or PIN" hyperlink
3. A new window will open:
 - Click the "Forgot password or PIN" hyperlink
4. You will be asked for the following information:
 - Your username
 - Security question
 - Your email address
5. A temporary password will be sent to your email address.
6. You will need to use the temporary password within 15 minutes to sign in, or it will expire.
 - Once you login, you will be asked to reset your password/PIN



IMPORTANT INFORMATION

BUSINESS ONLINE BANKING & BILL PAY

Do your business banking 24/7 with CCFBank Business Online Banking and bill pay! If you currently have F&M Bank online banking, it will be transferred to the CCFBank online banking system. If you currently have bill pay, payees will transfer over to CCFBank bill pay, however, the history of payments made will not. Previous payment history will be found in your account history. When you use bill pay, you should expect to see funds debited from your account when the items are paid for as opposed to immediately when the transaction is created.

SAFE DEPOSIT BOX

Your important documents and valuables will stay safe in your current safe deposit box(es). Your key will continue to be used to access your box(es).

TELEPHONE BANKING

F&M Bank telephone banking will be disabled at 5:00 p.m. on Friday, July 12. If you currently use F&M Bank telephone banking, on July 15 you will need to begin using CCFBank telephone banking by calling 1.877.722.2523. With telephone banking you can access account information via your phone. Set up is easy! Call 1.877.722.2523, enter "1" to activate the account. As prompted, enter your account number and "1" for Checking or "2" for Savings, then your personal identification number (PIN). To protect your identity, you will then be prompted to change your PIN.



FREQUENTLY ASKED QUESTIONS

Q. WHAT IS CONVERSION WEEKEND?

Conversion weekend is July 12- 14, 2019. Conversion weekend is the time we will transition your account information from F&M Bank to CCFBank.

Q. WHAT DOES CONVERSION MEAN FOR ME?

You will see the same excellent service and commitment to your financial needs. After conversion weekend, you will be able to visit any CCFBank location for your banking transactions.

Q. DO I NEED NEW CHECKS?

No. You will be able to continue using your F&M Bank checks.

Q. WHEN CAN I BEGIN USING MY NEW CCFBANK DEBIT CARD?

You will begin using your new CCFBank debit cards on Friday, July 12 at 12:01 a.m.

Q. WILL I BE ABLE TO ACCESS MY MONEY OR ACCOUNTS AT ANOTHER CCFBANK BRANCH OR BANK LOCATION?

You will be able to access your account(s) at any CCFBank branch or online at www.ccf.us beginning Monday, July 15, 2019.

Q. WHAT WILL HAPPEN TO THE CONTENTS OF MY SAFE DEPOSIT BOX?

Your important documents and valuables will stay safe in your current safe deposit box(es). Your key will continue to be used to access your box(es).

Q. WILL I HAVE TO GET A NEW ACCOUNT NUMBER?

No. Account numbers will remain the same.

Q. WILL THERE BE ANY CHANGES MADE TO MY LOAN?

No changes will be made to your loans. For your convenience, we will send you a monthly loan statement with a coupon to make payments.

Q. WHEN WILL I RECEIVE MY FINAL F&M BANK STATEMENT?

A final F&M Bank checking and/or savings account statement, as well as any interest to be paid, will be mailed to all customers July 13, 2019. After that, your first CCFBank statement will be generated on its regular statement date monthly or quarterly.

FREQUENTLY ASKED QUESTIONS

Q. WILL ONLINE BANKING AUTOMATICALLY TRANSFER?

Yes, customers currently using F&M Bank online banking will be automatically transferred. You will continue to use your existing online banking access ID and password or token to log in. When logging in for the first time, you will be asked to re-establish the Multifactor Authentication security questions for your account.

Q. WHEN WILL F&M BANK'S BUSINESS ONLINE BANKING AND BUSINESS BILL PAY BE DISABLED?

Business Online Banking and Business Bill Pay will be disabled on Friday, July 12, at 5:00 p.m. CST.

Q. WHAT TIME IS YOUR DAILY "CUT OFF" FOR CURRENT DAY TRANSACTIONS IN THE BRANCH?

CCFBank does not have a "cut off" time during the day. All transactions processed before 7 p.m. CST will be posted on that business day.

Q. WILL EXTERNAL TRANSFERS BE TRANSFERRED?

External transfers will not be transferred, but CCFBank does offer account-to-account service via bill pay. This service works the same as the external transfer service. See page 16 for more information on bill pay.

Q. WILL INTERNAL TRANSFERS DONE IN ONLINE BANKING BE TRANSFERRED?

Yes, the recurring internal transfers that customers have set up in online banking will be transferred to the CCFBank online system.

Q. WILL THE F&M BANK BRANCHES BE CLOSED FOR THE CONVERSION?

All branches of F&M Bank will be closed Saturday, July 13, 2019 for computer conversion.

Q. WHO DO I CALL WITH QUESTIONS?

The Customer Service Center can be reached at 1.800.590.9920 or call your local branch or business banker. Treasury Management service questions can be answered by calling 715.852.2264.

Q. WHERE CAN I FIND THE CURRENT CCFBANK RATE SHEET?

Rates are available by visiting our website at www.ccf.us and selecting "RATES" in the top right-hand corner. Contact your business banker for rates on specific business products.



BUSINESS

CHECKING ACCOUNTS

Refer to the letter you received from CCFBank about your new account type.

We offer several checking accounts that will fit your business needs. All our business checking accounts come with a variety of convenient services to make accessing your money fast and easy. These services include online banking and bill pay, mobile banking with mobile deposit, remote deposit capture and more. If you feel a different account type will better fit your needs, please visit any CCFBank location after July 12 and visit a banker for assistance. All account service charges will be waived through September 30, 2019 to allow you time to make account changes if needed.

SIMPLE BUSINESS CHECKING

Best for a small business

- 25 checks free per month (25 cents each thereafter)
- Avoid the \$5 monthly service charge by maintaining a \$500 minimum average daily balance

TRADITIONAL BUSINESS CHECKING

Best for a mid-size business

- 150 transactions per month at no cost (25 cents each thereafter)
- Avoid the \$10 monthly service charge by maintaining a \$3,000 minimum average daily balance

ELITE CHECKING

Businesses needing additional services

- 250 transactions per month at no cost (25 cents each thereafter)
- Avoid the \$20 monthly service charge by maintaining a \$10,000 minimum average daily balance



BUSINESS CHECKING ACCOUNTS

RELATIONSHIP BUSINESS CHECKING

Best for larger businesses

- No monthly service charge
 - Receive a detailed analysis statement regarding account activity
 - Receive an earnings credit to offset or minimize monthly fees incurred
-

COMMUNITY CHECKING

For non-profits and organizations alike

- Account earns competitive interest
 - No monthly service charge, no minimum balance requirements
 - \$.25 per check written over 10 checks
-

CIVIC CHECKING

For municipalities and school districts

- The details of this account are customized to each organization's needs, please contact a business banker to learn more
 - Avoid the \$15 monthly service charge by maintaining a \$500 minimum average daily balance
-

BUSINESS MONEY MARKET

Competitive, tiered interest rates

- Higher balances earn higher rates and returns
- Retain access to your funds with limited check writing
- Avoid the \$10 monthly service charge by maintaining a \$1,000 minimum average daily balance

The information provided on this page is a summary of our products. For complete account information, please refer to our Truth in Savings Disclosures starting on page 18. Contact a Business Banker at 715.836.9999 or 1.800.590.9920, or at www.ccf.us for more information.



BUSINESS CHECKING ACCOUNTS

PUBLIC FUNDS MONEY MARKET

Grow your balance while you grow your business with competitive, tiered interest rates

- Competitive, tiered interest rates to reward higher balance
- Six (6) withdrawals or transfers allowed during each monthly cycle
- Avoid the \$25 monthly service charge by maintaining a \$5,000 monthly average balance

BUSINESS SAVINGS ACCOUNTS

BUSINESS SAVINGS

Keep your business ready for anything with flexible savings

- Competitive interest earned on entire balance
 - Avoid the \$5 monthly service charge by maintaining a \$100 minimum average daily balance
-

PUBLIC FUNDS SAVINGS

Savings account for municipalities and school districts

- Competitive interest earned on entire balance
- Avoid the \$5 monthly service charge by maintaining a \$100 minimum average daily balance



BUSINESS LOANS

COMMERCIAL REAL ESTATE LOANS

CCFBank can help make that perfect office or storefront your business by offering loans with premier rates and flexible repayment options. CCFBank commercial loans are available for owner-occupied or investment properties. With the help of our lending professionals, we make quick, local decisions from start to finish. The repayment terms are customized to fit your business' needs. For more information, contact a CCFBank Business Team Member.

SMALL BUSINESS LENDING

CCFBank is here to get your start-up business going; our small business lenders are here to help with purchasing and refinancing existing small businesses. We offer government-assisted help which is available for businesses that might otherwise have difficulty getting approved. CCFBank has competitive rates for a wide range of business needs from construction, expansion, equipment and more.

AGRICULTURAL LOANS

From dawn to dusk, we have the agricultural financing options that will help keep your farm thriving. CCFBank offers competitive fixed and variable rates for a wide range of agribusiness-related needs. We offer up to 25-year amortization on most products. We are a preferred lender for guaranteed loans through the Farm Service Agency (FSA). Our agricultural lenders are experienced in local agricultural standards and are able to make quick, local decisions to make the process smooth for your agricultural needs.

All loans are subject to credit approval and loan guidelines.

The transition will not have any impact on your existing loan term, conditions or rates. You will make payments to CCFBank after July 12, 2019. Contact us at 715.836.9999 or 1.800.590.9920 or at www.ccf.us for more information.

BUSINESS FEATURES

We are committed to helping you build a solid foundation for your future. Making More Possible means giving you a variety of business products and services that make banking easier and faster so that you have more time to focus on what's really important ... your business.

BILL PAY

Eliminate paper checks and late fees with expedited electronic payments. Control cash flow by choosing payment delivery time. If you currently have F&M Bank bill pay, payees will transfer over, however the history of payments made will not. Previous payment history will be accessible in your account history. When you use bill pay you should expect to see funds debited from your account when the items are paid for as opposed to immediately when the transaction is created.

E-STATEMENTS

Enroll in eStatements and save paper and time! Receiving eStatements also helps cut down on chances for identity theft and fraud. If you are currently enrolled in eStatements, you will continue to receive eStatements for your CCFBank account(s). You will not need to re-enroll. Your final F&M Bank statement will be mailed.

ACH ORIGINATION

Streamline your business with ACH origination. ACH origination debits and credits are permitted for both consumer and corporate accounts. Make payments to employees and vendors online, anytime.

- Set up multiple users to help you manage your account
- Schedule one-time or reoccurring transactions
- Make direct deposit payments to your employees
- Fast, secure, and easy

MOBILE BANKING WITH MOBILE DEPOSIT

CCFBank's mobile banking app is available to our business online banking customers. Mobile Banking allows you to manage your accounts on the go from your smartphone. With mobile banking you can view account balances, transaction history, transfer funds, and approve or reject certain transfers initiated through online banking. You can also deposit checks from anywhere using the mobile deposit feature. Contact a business banker today to learn more.



SECURITY TOKENS / PINS

CCFBank's business online banking has a secure login with the use of ACH, wires, and Remote Deposit Capture with a one-time password token and PIN.

DEBIT CARDS

If you currently have an F&M Bank business debit card, a new CCFBank debit card will be mailed to you. You can activate your card as soon as you receive it and begin using it on Friday, July 12. You can select your PIN number during the card activation process. Additional cards for signers or non-signers can be requested after July 15, 2019.

NIGHT DROP

Night Depository (Night Drop): Many CCFBank branch locations feature a night depository located in the drive-up for after hour deposits. Drop your deposit off at one of our secure drop-off sites and we will take care of the rest! Call your local CCFBank branch to see if night depository is an option in your location.

POSITIVE PAY

Catch fraudulent activity before the money leaves your account with Check Positive Pay and ACH Filters/Blockers! Positive Pay protects your business against any unauthorized check transactions clearing your account, while ACH Filters/Blockers protect your business against any unauthorized ACH transactions. You will receive alerts when a reconciliation mismatch occurs in either program, so you can decide whether or not to approve the check or payment. Contact your Business Banker for more information.

REMOTE DEPOSIT CAPTURE

Your business will find many benefits to remotely depositing checks. Remote Deposit Capture helps make your funds available faster, gives you the ability to make deposits day or night, and helps save time in trips to the bank. It's more secure than mailing or transporting checks, and helps prevent fraud and theft. Contact a Business Banker at CCFBank today to learn more.



DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE SIMPLE BUSINESS CHECKING

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account. A service charge fee of \$5.00 will be imposed for every statement cycle in which an average daily balance of \$500.00 is not met. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

FEES

A service charge of \$0.25 will be assessed for each check paid in excess of 25 per statement cycle. See the Business Service and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

ADDITIONAL TERMS

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC



DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE TRADITIONAL BUSINESS CHECKING

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account. A service charge fee of \$10.00 will be imposed for every statement cycle in which an average daily balance of \$3,000.00 is not met. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of the days in the period.

FEES

A service charge of \$0.25 will be imposed for each transaction (deposits, checks, electronic deposits and payments) in excess of 150 transactions that post and settle on your account per statement cycle. See the Business Service and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

ADDITIONAL TERMS

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC



DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE ELITE BUSINESS CHECKING

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account.

A service charge fee of \$20.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$10,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of the days in the period.

FEES

Electronic Statements: No charge; Paper Statements: \$3.00 fee.

A service charge of \$0.25 will be imposed for each transaction (deposits, checks, electronic deposits and payments) in excess of 250 transactions that post and settle on your account per statement cycle.

See the Business Service and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

ADDITIONAL TERMS

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC



DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE RELATIONSHIP BUSINESS CHECKING

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$3,000.00 to open this account.

FEES

See the Business Service and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

EARNINGS CREDIT

At our discretion, we may change the earnings credit on your account at any time.

The earnings credit will be used to offset specified account fees.

ADDITIONAL TERMS

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC

DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE COMMUNITY CHECKING

VARIABLE RATE

See the rate sheet for current interest rate and annual percentage yield for this account.

DETERMINATION OF RATE

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

FREQUENCY OF RATE CHANGE

We may change the interest rate and annual percentage yield on your account at any time.

COMPOUNDING AND CREDITING

Frequency - The interest on this account is compounded monthly and paid monthly. Effect of closing on account - If you close your account before interest is posted, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account.

BALANCE COMPUTATION METHOD

Daily Balance Method - 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES

A service charge of \$0.25 fee will be assessed for each check paid in excess of 10 per statement cycle. See the Business Services and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

ADDITIONAL ITEMS

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in

the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC

DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE BUSINESS MONEY MARKET CHECKING

VARIABLE RATE

See the rate sheet for current interest rate and annual percentage yield for this account.

DETERMINATION OF RATE

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

FREQUENCY OF RATE CHANGE

We may change the interest rate and annual percentage yield on your account at any time.

COMPOUNDING AND CREDITING

Frequency - The interest on this account is compounded monthly and paid monthly.

Effect of closing on account - If you close your account before interest is posted, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

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

A service charge fee of \$10.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BALANCE COMPUTATION METHOD

Daily Balance Method - 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES

See the Business Services and Fee Schedule for additional fees that may be assessed against your account.



TRUTH IN SAVINGS DISCLOSURE BUSINESS MONEY MARKET CHECKING (CONT.)

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

During any monthly cycle, you may not make more than six (6) 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. These transactions are considered made on the date the transaction posts and settle to your account, not the date the withdrawal request was initiated. We may impose an excessive activity fee for each transaction exceeding these limitations. See Service and Fee Schedule for fee amount.

ADDITIONAL ITEMS

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC

DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE BUSINESS SAVINGS ACCOUNTS

VARIABLE RATE

See the rate sheet for current interest rate and annual percentage yield for this account.

DETERMINATION OF RATE

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

FREQUENCY OF RATE CHANGE

We may change the interest rate and annual percentage yield on your account at any time.

COMPOUNDING AND CREDITING

Frequency - The interest on this account is compounded quarterly and paid quarterly.

Effect of closing on account - If you close your account before interest is posted, you will not receive the accrued interest.



MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$100.00 to open this account.

A service charge fee of \$5.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BALANCE COMPUTATION METHOD

Daily Balance Method - 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES

See the Business Services and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

During any monthly cycle, you may not make more than six (6) 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. We may impose an excessive activity fee for each transaction exceeding these limitations. See the Services and Fee Schedule for fee amount.

ADDITIONAL ITEMS

Account is subject to approval.

A statement cycle is defined as a quarter of the calendar year unless the last day of the quarter falls on a non-business day. In this instance, the cycle will end on the last business day of the quarter and the next cycle will include the remaining days of the quarter.

The statement cycle could be changed to monthly when combined with other account statements or when a monthly statement is otherwise required.

A monthly cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC



DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE PUBLIC FUNDS CIVIC CHECKING INT

VARIABLE RATE

See the rate sheet for current interest rate and annual percentage yield for this account.

A minimum balance of \$2,500.00 must be maintained in the account each day to obtain disclosed annual percentage yield.

DETERMINATION OF RATE

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

FREQUENCY OF RATE CHANGE

We may change the interest rate and annual percentage yield on your account at any time.

COMPOUNDING AND CREDITING

Frequency - The interest on this account is compounded monthly and paid monthly.

Effect of closing on account - If you close your account before interest is posted, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account.

A service charge fee of \$15.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BALANCE COMPUTATION METHOD

Daily Balance Method - 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES

Electronic Statements: No charge; Paper Statements: \$3.00 fee. See the Business Services and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.



ADDITIONAL ITEMS

Account is subject to approval.

A statement cycle is defined as a calendar month, unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC

DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE PUBLIC FUNDS CIVIC CHECKING NIB

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account.

A service charge fee of \$15.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

FEES

Electronic Statements: No charge; Paper Statements: \$3.00 fee.

See the Business Service and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.



TRUTH IN SAVINGS DISCLOSURE PUBLIC FUNDS CIVIC CHECKING NIB (CONT.)

ADDITIONAL TERMS

Account is subject to approval.

A statement cycle is defined as a calendar month, unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 1.00% of the transaction amount.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC.

DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE PUBLIC FUNDS MONEY MARKET

VARIABLE RATE

See the rate sheet for current interest rate and annual percentage yield for this account.

DETERMINATION OF RATE

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

FREQUENCY OF RATE CHANGE

We may change the interest rate and annual percentage yield on your account at any time.

COMPOUNDING AND CREDITING

Frequency - The interest on this account is compounded quarterly and paid quarterly.

Effect of closing on account - If you close your account before interest is posted, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$5,000.00 to open this account.

A service charge fee of \$15.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BALANCE COMPUTATION METHOD

Daily Balance Method - 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES

See the Business Services and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

You may not make ATM deposits into your account at any time.

During any monthly cycle, you may not make more than six (6) 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. These transactions are considered made on the date the transaction posts and settle to your account, not the date the withdrawal request was initiated. We may impose an excessive activity fee for each transaction exceeding these limitations. See Service and Fee Schedule for fee amount.

ADDITIONAL ITEMS

Account is subject to approval.

A statement cycle is defined as three consecutive calendar months unless the last day of the third month falls on a non-business day. In this instance, the cycle will end on the last business day of the third month and the next cycle will include the remaining days of the month. The statement cycle could be changed to monthly when combined with other account statements or when a monthly statement is otherwise required.

A monthly cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC

DISCLOSURES

TRUTH IN SAVINGS DISCLOSURE PUBLIC FUNDS SAVINGS

VARIABLE RATE

See the rate sheet for current interest rate and annual percentage yield for this account.

DETERMINATION OF RATE

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

FREQUENCY OF RATE CHANGE

We may change the interest rate and annual percentage yield on your account at any time.

COMPOUNDING AND CREDITING

Frequency - The interest on this account is compounded quarterly and paid quarterly.

Effect of closing on account - If you close your account before interest is posted, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25.00 to open this account.

A service charge fee of \$5.00 will be imposed for every monthly cycle if the average daily balance for the monthly cycle falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BALANCE COMPUTATION METHOD

Daily Balance Method - 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.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES

See the Business Services and Fee Schedule for additional fees that may be assessed against your account.

TRANSACTION LIMITATIONS

During any monthly cycle, you may not make more than six (6) 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. We may impose an excessive activity fee for each transaction exceeding these limitations. See the Services and Fee Schedule for fee amount.



ADDITIONAL TERMS

Account is subject to approval.

A statement cycle is defined as a quarter of the calendar year unless the last day of the quarter falls on a non-business day. In this instance, the cycle will end on the last business day of the quarter and the next cycle will include the remaining days of the quarter.

The statement cycle could be changed to monthly when combined with other account statements or when a monthly statement is otherwise required.

A monthly cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

CCFBank may close the account if the balance is zero for two consecutive months or becomes inactive with a balance of zero or below due to fees.

Member FDIC



FUNDS AVAILABILITY

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200.00 of your deposits, however, may be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000.00 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first



\$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES (ATMs)

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. ATMs that we own or operate are identified as our machines.

NIGHT DROP DEPOSITS

Night drop safes are opened once per day at the start of business; therefore, deposits made to a night drop after the branch has opened for business may be processed on the next business day.



OVERDRAFT POLICY

GENERAL INFORMATION

An insufficient balance could result in several ways, such as (a) the payment of checks, electronic funds transfers, electronic funds transfer fees, ATM or other withdrawal request; (b) payments authorized by you; (c) the return of unpaid items deposited by you; (d) the imposition of bank service charges; or (e) the deposit of items which, according to Citizens Community Federal N.A.'s ("Bank") Funds Availability Policy, are treated as not yet available or finally paid. The Bank is not obligated to pay any item presented for payment if your account does not contain sufficient funds. An overdraft occurs when you do not have enough money in your account to cover a transaction; however, the Bank pays it anyway. Transactions may not be processed in the order in which they occur. The order in which transactions are received by the Bank and processed can affect the total amount of overdraft and return item fees incurred by you.

The Bank may refuse to pay an overdraft for you at any time, even though the Bank may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, the Bank has no obligation to notify you before it pays or returns any item. The amount of any overdraft plus the overdraft item fee(s), return item fee(s) and daily overdraft fee(s) that you owe the Bank shall be due and payable upon demand. If there is an overdraft paid by the Bank on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft shall be jointly and severally liable for such overdraft plus the overdraft item fee(s) and return item fee(s).

If your account balance remains insufficient (negative), you will receive a notice in the mail. The notice will show the check number, amount and the overdraft or return item fee(s). You should subtract the total fees from your account balance to calculate the total amount overdrawn. The Bank will periodically send written communication if the account remains in a negative balance. If your account remains negative for 30 days, Discretionary Protection will be suspended, if applicable. If your account balance remains negative for 60 days, your account will be closed. This action does not relieve you of your obligation to repay the overdraft amount owed to Citizens Community Federal N.A. You will be reported to ChexSystems, a consumer reporting agency. These actions may disrupt your ability to obtain a deposit account at another financial institution, and may damage your credit rating.

OVERDRAFT COVERAGE OPTIONS

To learn more, ask a banker for details.

1. **Funds Transfer (Simple Transfer):** Automatically transfer funds from another deposit account.
2. **Unsecured line of credit**, such as Simple LOC, that is linked to your checking account.

3. Discretionary Protection: Overdraft Service



DISCRETIONARY PROTECTION:

OVERDRAFT SERVICE ADDITIONAL INFORMATION

Discretionary Protection is not a line of credit, or a right or obligation guaranteed to you. This is a discretionary service that can be changed or withdrawn at any time without notice. Under Discretionary Protection, our standard overdraft practice is to strive to pay your overdrafts when your account meets certain discretionary criteria. Our criteria may include, but is not limited to, any or all of the following and is subject to change without notice:

- Age of your account
- Deposit behavior in your account and any related accounts
- Overdraft behavior of your account and any related accounts
- Status of any loan or other obligation to us
- Status of any legal or administrative order or levy

We have adopted Discretionary Protection to provide you the highest level of service and for the highest efficiency in managing customer overdrafts consistently and fairly. At our discretion, we may pay and permit transactions when you do not have sufficient available funds, although special arrangements or circumstances may change this amount. Overdraft and return item fees apply. No interest will be charged on the overdraft balance.

You may opt out of the service at any time; however, you are responsible for any overdrawn balances at the time of opting out. Discretionary Protection should not be viewed as an encouragement to overdraw your account. As always, the Bank encourages you to manage your finances responsibly. In the event you would like to have this service removed from your account, you do so by simply notifying Citizens Community Federal N.A.

Discretionary Protection is available to individually/jointly owned consumer checking accounts, as well as small business checking accounts, in good standing. The Bank reserves the right to discontinue this service at any time without prior notice and limit participation to one account per business taxpayer identification number.

You should note that your Discretionary Protection limit is not included in your available balance provided through Online Banking or the Bank's 24-hour Telephone Banking service. Discretionary Protection is available for your use at ATMs and when making purchases, if you have opted in for overdrafts for ATM withdrawals and everyday debit card transactions. However, it will not be included in the balance printed on your ATM receipt.

If you wish to opt out of Discretionary Pay, please call the Customer Service Center at 1.800.590.9920. If you wish to opt out in person, please see a personal banker.

PRIVACY POLICY

WHAT DOES CITIZENS COMMUNITY FEDERAL N.A. DO WITH YOUR PERSONAL INFORMATION?

WHY?

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.

WHAT?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction or loss history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customers' 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 Citizens Community Federal N.A. chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CCFBANK SHARE?	CAN YOU LIMIT THIS SHARING?
For our every day business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share



PRIVACY POLICY (CONT.)

QUESTIONS?

- Call 1.800.590.9920 and our menu will prompt you through your choice(s) or
- Visit us online at www.ccf.us

WHAT WE DO

HOW DOES CITIZENS COMMUNITY FEDERAL N.A. PROTECT MY PERSONAL INFORMATION?

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.

HOW DOES CITIZENS COMMUNITY FEDERAL N.A. COLLECT MY PERSONAL INFORMATION?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

WHY CAN'T I LIMIT ALL SHARING?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes -information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

PRIVACY POLICY (CONT.)

DEFINITIONS	
AFFILIATES	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Our affiliates include the company with a name of Citizens Community Bancorp, Inc.
NON-AFFILIATES	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Citizens Community Federal, N.A. does not share with nonaffiliates so they can market to you.
JOINT MARKETING	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Our joint marketing partners include merchant payment processor, credit card, stored value card, insurance, and check printing companies.



BUSINESS SERVICE & FEE SCHEDULE

ONLINE SERVICES

Business Online Banking

Setup Fee (includes one token).....	\$40.00
Setup Fee (without token).....	\$20.00
Token (each additional).....	\$20.00
Monthly Service Charge* (with token).....	\$20.00
Monthly Service Charge* (without token).....	\$10.00

Remote Deposit Capture

Setup Fee.....	\$25.00
Scanner Charge.....	Varies by Model
Monthly Maintenance Charge*.....	\$45.00

ACH Module*

Setup Fee.....	\$25.00
Unauthorized Return.....	\$10.00
Per File.....	\$5.00
Per Item.....	\$0.08
Per Return.....	\$5.00

ATM / DEBIT CARDS

ATM Withdrawal Fee* (Foreign - Non CCFBank).....	\$2.00
Expedited Order.....	\$10.00 plus cost
Replacement Card Fee.....	\$8.00

DEPOSIT ACCOUNT SPECIFIC FEES

Check Copy Fee.....	\$2.00
Check Printing Fee.....	Prices Vary
Account Closure (Within 90 days of Account Opening).....	\$50.00
Excessive Activity Fee (Regulation D).....	\$15.00 per month
Return Item / Overdraft Fee*.....	\$35.00

(Fee applies to checks, ACH, or in-person withdrawals, or by other authorized electronic means.)

BUSINESS SERVICE & FEE SCHEDULE

Stop Payment*	\$35.00
Online Stop Payment (Checks Only).....	\$20.00
Redirected ACH Entry.....	\$5.00
Cash Deposited / Withdrawn*	\$0.50 per \$1,000

TRANSACTIONS

Cashiers Check Fee*	\$5.00
Deposited Item Returned, Unpaid / Unqualified Return*.....	\$15.00
Check Collection Fee (Domestic - Incoming / Outgoing)	\$20.00 per item
Rejected Wire Fee*	\$10.00
Wire Transfer Fee*	plus bank charges
Domestic: Incoming.....	\$10.00
Domestic: Outgoing.....	\$25.00
Foreign: Incoming.....	\$10.00
Foreign: Outgoing.....	\$45.00

OTHER FEES

Account Research (1 hour minimum)	\$25.00 per hour
Return Mail Fee.....	\$10.00 per month
E-Statements.....	Free
Paper Statement Fee*	\$3.00
Check Images with Statement.....	\$2.00
Currency Purchase*.....	\$0.70/standard strap.....\$0.40/non-standard strap
Coin Purchase.....	\$0.10 per roll
Coin Counting Fee.....	5% of Total OR \$20.00
Duplicate Paper Statement Fee*	\$5.00
Garnishments and Levy Processing Fee.....	\$50.00
Lost Key Charge - Night Drop.....	\$25.00
ACH Positive Pay / Filters Blockers.....	\$15.00
Check Positive Pay.....	\$40.00
ACH Positive Pay / Filters Blockers and Check Positive Pay.....	\$50.00

LOAN SPECIFIC FEES

Amortization Schedule Fee.....	\$5.00
Electronic Loan Payment Fee (over the phone).....	\$10.00

*Fee is included in account analysis









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