

CHOICE CHECKING

Effective 03.14.2016

Account Description:

Choice Checking® is a variable fee-based checking account with no minimum balance that rewards accountholders with the ability to reduce and retire the account's monthly service fee by adopting specific banking and spending behaviors or by meeting minimum qualifications during the account's Monthly Qualification Cycle.

Qualifications:

When you do the following transactions and activities in your Choice Checking account during each Monthly Qualification Cycle, your monthly service fee of \$4.00 will be reduced as follows until the fee is retired for that corresponding Statement Cycle:

1. \$2.00 if you are enrolled in and agree to receive e-statements
2. \$.25 for each debit card purchase that posts and settles, until fee is eliminated

Alternative Qualifier:

1. Maintain \$10,000.00 minimum balance in Choice Checking Account

Fee Reduction Distribution:

Your aggregate fee reduction earnings will be credited to your Choice Checking account on the last day of the current Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Transactions and activities may take one (1) or more business days from the date transaction occurred to post and settle to the account. "Business Day" means a calendar day other than a Saturday or a Sunday and Federal Holidays.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Sutton Bank as ATM transactions, nonretail payment transactions and purchases made with non-Sutton issued debit cards.

"Monthly Qualification Cycle" means a period beginning one (1) Business Day prior to the first day of the current Statement Cycle through one (1) Business Day prior to the close of the current Statement Cycle.

Rewards

When Choice Checking qualifications are met during a Monthly Qualification Cycle:

1. The account's monthly service fee will be eliminated

When Choice Checking qualifications are not met, the monthly service fee is not waived.

Rewards less than a penny cannot be distributed.

Additional Information

A \$100.00 minimum deposit is required to open the account.

Fees and rewards may change after account is opened. Please call a bank customer service representative at 800-422-3641 for current rates and terms.

This account is not to be used for commercial purposes. This account's monthly service fee of will be charged to the account on the last day of the current Statement Cycle. When you close this account, you will not be charged the monthly service fee for that Statement Cycle. There are no fees to open this account.

There is a fee of \$25.00 if you close this account within 90 days of opening the account.

See Miscellaneous Fee Schedule for fees that may apply to this account.

MEMBER FDIC

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