

Retail Product Offerings

The following products and services are offered at all of the Bank's full-service offices or online

Deposit Products

Non-Interest-Bearing Checking Accounts

- Free Student Checking
- Choice Checking
- Kasasa Cash Back Checking

Interest-Bearing Checking Accounts

- Kasasa Cash Checking
- Rewards Checking
- BankAdvantage Checking
- Investment Checking
- Blue Chip Investment Account (MMIA)

Savings Accounts

- Rewards Savings
- Kasasa Saver
- Statement Savings
- Super Saver Savings

Other Savings

Christmas Club Account
Health Savings Accounts (HSAs)
Certificates of Deposit
Individual Retirement Accounts (IRAs)

Mastercard® Gift Cards

Visa®/Shazam ATM/Debit Cards (with Rewards Program)

Visa® Credit Cards (with Point2Point Rewards)

ATM Cards – Instant Issue

Loan Products

- Home Equity Loans/Lines of Credit
- Installment Loans
- 15, 20, 30 year fixed-rate Mortgages
- Construction/Permanent Loans

Other Services

- Free Online Banking Billpay Service
- Free Telephone Banking
- e-Statements
- Overdraft Honor Program
- SMS Text Message Banking
- Apple Pay/Samsung Pay
- Mobile Banking (App) w/Mobile check deposit
- Zelle

Non-Deposit Investment Products & Services

- Retirement Planning, Estate Planning, Financial Planning
- Fixed & Variable Annuities
- Tax-Advantaged Investments
- Health & other insurance products
- Mutual Funds, Stock & Bonds
- IRA's, 401(k)s, REITs

Sutton Bank Personal Products^o




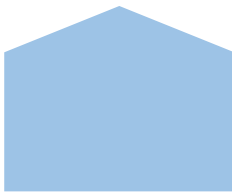

Checking Accounts:

Effective 08/01/2021

Inquire for current terms & conditions

**Choice	**Kasasa Cash Back ³	**Kasasa Cash	Bank Advantage ²	Investment ²
<ul style="list-style-type: none"> Free Online Banking & Billpay Free Mobile Banking⁵ \$4 monthly service fee/with ability to reduce to \$0 by earning credit for: <ul style="list-style-type: none"> ⇒ eStatement (\$2) ⇒ \$.25 for each debit card swipe until fee eliminated ⇒ Alternate qualifier \$10,000 min. bal. 	<ul style="list-style-type: none"> No monthly service fee Free online banking, Billpay & Mobile Banking⁵ Cash back on first \$300 in debit card purchases ATM fee refunds* (up to \$20) Account conditions & qualifiers: <ul style="list-style-type: none"> ⇒ 16 debit card swipes ⇒ eStatement ⇒ Direct deposit or ACH debit 	<ul style="list-style-type: none"> No monthly service fee Reward rate of interest on balances up to \$15,000 High rate of interest on balances over \$15,000 ATM fee refunds* (up to \$20) Free online banking, Billpay & Mobile banking⁵ Account conditions & qualifiers for Rewards interest rate <ul style="list-style-type: none"> ⇒ 16 debit card swipes ⇒ eStatement ⇒ Direct Deposit 	<ul style="list-style-type: none"> Free online banking, Billpay & mobile banking⁵ Free eStatements or paper statement Unlimited check writing Free Sutton checks for those age 55+ Interest paid on balances Monthly service fee of \$8 unless: <ul style="list-style-type: none"> ⇒ Maintain \$1,000 min. balance in account 	<ul style="list-style-type: none"> Free online banking, Billpay & Mobile Banking⁵ Free eStatement or paper statement Free Sutton checks Unlimited check writing Tiered interest rates on balances^o Monthly service fee of \$15 unless: <ul style="list-style-type: none"> ⇒ \$10,000 min. balance in account or ⇒ \$35,000 in combined qualifying balances¹

Savings, MMIA, CDs:

 <p>CDs ^{2&4}</p> <ul style="list-style-type: none"> 7 days to 42 mo. terms Minimum opening deposit of \$1,000 Automatically renewable 	 <p>IRAs ²</p> <ul style="list-style-type: none"> 7 days to 42 mo. terms Minimum opening deposit of \$1,000 for fixed rate IRA Minimum opening deposit of \$100 with variable rate IRA Automatically renewable 	 <p>Statement Savings ^{2&3}</p> <ul style="list-style-type: none"> Interest earned on entire balance \$50 Minimum balance required to earn interest Free online & Mobile Banking⁵ Interest paid quarterly on daily balance method \$4 monthly service fee unless: <ul style="list-style-type: none"> ⇒ Maintain minimum of \$300 in account 	 <p>Blue Chip Money Market ^{2&3}</p> <ul style="list-style-type: none"> Tiered interest rates on balances^o Free online banking & Mobile Banking⁵ \$10 monthly service fee unless: <ul style="list-style-type: none"> ⇒ Maintain \$2500 minimum balance 	 <p>**Kasasa Saver ^{2&3}</p> <ul style="list-style-type: none"> Account must be linked to Kasasa Checking account Receive higher rate of interest than standard savings on entire balance, providing Kasasa Checking requirements are met Interest paid monthly on daily balance method No monthly service fee
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Mortgages

Sutton Bank offers a full line of mortgage options. Contact one of our personal bankers today to help you with your financing options or visit the home mortgage loans page on our website for more info and [apply today!](#)

www.suttonbank.com



CDARS

Enjoy FDIC insurance on accounts larger than \$250,000. CDARS can be a valuable cash-management or long-term investment tool.

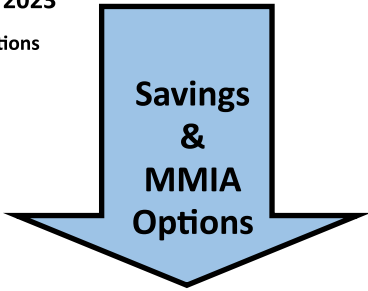
^oRequest a copy of the Truth-In-Savings Disclosure for complete account details, including tiered interest rates. ^{*} Nationwide ATM fee refunds up to \$20 monthly, \$5 per single transaction limit. ¹ Qualifying deposit accounts include: Savings, Certificates of Deposit, Checking and Money Market accounts. ² Fees may reduce earnings. ⁴ Penalty for early withdrawal. ⁵ Carrier data and messaging fees may apply. ^{**}Please refer to Kasasa product take-ones and Truth-In-Savings Disclosures for disclosure of our Kasasa account products.



Sutton Bank Business Products

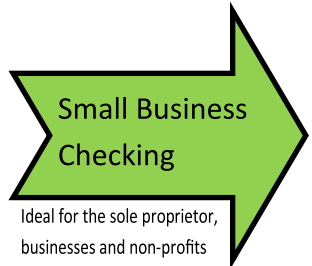
Effective 03/20/2023

Inquire for current rates, terms & conditions



**Savings
&
MMIA
Options**

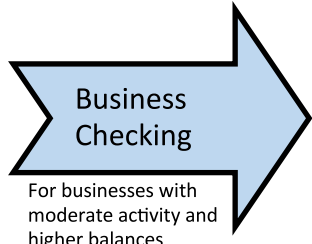
Business Checking with options that make sense for your business



**Small Business
Checking**

Ideal for the sole proprietor, businesses and non-profits with fewer than 150 items per month

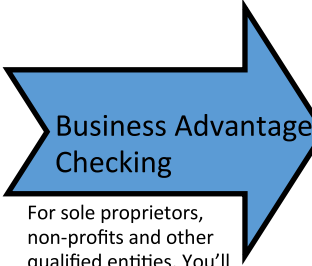
- First 150 items free (incl. deposit tickets), \$.25 per item thereafter
- Cash processing fee \$.10/per \$100 OVER \$5,000 allowance
- No minimum balance required
- Free Business Visa Debit Card available



**Business
Checking**

For businesses with moderate activity and higher balances

- Free Business Visa Debit Card available
- Electronic or paper statement available
- Merchant and Cash Management Services available
- Monthly maintenance fee \$18.00
- Per item deposited \$.12
- Per deposit ticket \$.50
- Per ACH item deposited \$.15
- Per ACH debit \$.15
- Per check paid \$.20
- Cash processing fee \$.10 per \$100
- An earnings credit is calculated on your minimum balance during the month. This earning credit is applied toward your services charges, and calculated as follows:
\$.10 for every \$100 in account over \$1,000



**Business Advantage
Checking**

For sole proprietors, non-profits and other qualified entities. You'll earn interest rather than an earnings credit

- Free Business Visa Debit Card available
 - First 150 items free, \$.25 per item thereafter
 - Tiered Interest paid on entire balance. Tiers:
\$.0—\$ 24,999.99
\$25,000—\$49,999.99
\$50,000 +
 - Monthly maintenance fee*\$10.00 (truncated)
\$13.00 (imaged)
- * monthly maintenance fee waived if minimum combined balance of \$25,000 in qualifying deposit accounts is met. Qualifying deposit accounts include all accounts under the primary tax ID number.

- ### Blue Chip Investment Account
- Tiered interest rates
\$.0—\$9,999.99
\$10,000—\$24,999.99
\$25,000—\$49,999.99
\$50,000—\$99,999.99
\$100,000—\$249,999.99
\$250,000 & over

Minimum balance of \$2,500 required to avoid monthly service fee of \$10.00.

- ### Business Plus Money Market Account
- Tiered interest rates
\$ 0 - \$ 9,999.99
\$ 10,000 - \$24,999.99
\$ 25,000 - \$ 99,999.99
\$ 100,000 - \$ 249,999.99
\$250,000 - \$ 499,999.99
\$500,000 - \$ 999,999.99
\$ 1,000,000 & over
- Minimum balance of \$10,000 required to avoid \$20 monthly service fee.

- ### Business Statement Savings
- Minimum balance to earn interest \$50
 - Minimum balance to avoid monthly maintenance fee \$300.
 - Low minimum balance fee per month \$4.00

Cash Management Services

- Including:
- Employee Payroll Direct Deposit
 - Sweep Accounts
 - ACH & Wire Services
 - Merchant Services
 - Business Online Banking
 - Remote Deposit

- ## Business Lending
- Lines of Credit
 - Floor Plans
 - Accounts Receivable financing
 - Equipment
 - Real Estate
 - Construction
 - Leasing
 - Agricultural Lending
 - Business Credit Cards
 - USDA & SBA participation



Contact Us:

800-422-3641

www.suttonbank.com

CDARS
Enjoy FDIC insurance on accounts larger than \$250,000. CDARS can be a valuable cash-management or long-term investment tool.



MISCELLANEOUS FEE SCHEDULE

ACH Reject Fee (assessed when an ACH item is rejected due to incorrect information)	\$5.00/item
ATM Fees	
Sutton Shazam ATM transactions (customers)	FREE
Foreign transactions	\$2.00/ea.
Debit/ATM Card replacement	\$5.00/ea.
PIN number change	\$3.00/time
Billpay Service (Bank Advantage, Kasasa, Rewards, Investment, Choice, Bank Select, Student)	FREE
(Business—includes 15 billpay transactions)	\$4.95/mo.
Over 15 billpay transactions	\$0.50/ea.
HSA accounts	\$2.95/mo.
Zelle [®] (must be signed up for Billpay)	FREE
Cashier's Check	\$5.00/check
Money Orders	\$4.00/check
Check collection (incoming and outgoing)	\$5.00/check
Continuous-day overdraft fee (assessed when and account has been overdrawn for 5 consecutive business days)	\$5.00/day (starting day 5)
Deposited Item Returned	\$10.00/item
Dormant Fees (Checking accounts after 1 year of no external activity, Savings accounts After 3 years of no external activity)	\$5.00/mo.
Early Close Fee (assessed when checking or savings accounts closed within first 90 days)	\$25.00
Instant Statement Printout	\$5.00/account
Legal Process (garnishment, tax levy, escheat, attachment, etc.)	\$75.00/order
Multiple Signature Fee (for an account requiring multiple signers and causing special handling)	\$10.00/mo.
Retail Online Banking	FREE
Mobile Check Deposit	FREE
Business Online Banking—view only (no ACH or Wire)	\$19.95/mo.
Business Online Banking base fee (includes 150 non-same-day ACH items and 3 tokens)	\$39.95/mo.
Additional tokens are \$5.00 each, per month	
Over 150 ACH item fee	\$.15 ea.
Same-day ACH items	\$.25 ea.
Fee for Paying/Returning Overdraft items (created by check, in-person withdrawals, ATM withdrawals or other electronic means)	\$33.00/presentation
Overdraft Transfer Fee (transfer from Sutton Bank savings or secondary checking) Transfer arrangement must be in place prior to any overdrafts	\$5.00/occurrence
Research fee (1-hour minimum)	\$20.00/hr.
Returned Mail Fee	\$5.00/piece
Safety Deposit Box late fee (assessed after 30 days of non-payment)	\$10.00
Savings Accounts Service fee (Personal Statement Saving & Business Statement)	\$4.00/mo.
Savings Minimum balance required to earn interest	\$50.00
Minimum balance required to avoid service fee	\$300.00 (waived for non-profits and minors)
Stop Payment Fee	\$33.00/item
Wire Transfers Incoming (customers)	\$15.00/ea.
Outgoing (domestic)	\$25.00/ea.
Outgoing (international)	\$55.00/ea.

BANK HOURS

All branches include ATMs	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Attica Lobby	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Attica Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Willard - Rt 224 Lobby	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Willard - Rt 224 Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
New London	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Ashland Claremont Lobby	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	Closed
Ashland Claremont Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	Closed
Ashland - East Main Street Lobby	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Ashland - East Main Street Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Mansfield Ontario Lobby	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Mansfield Ontario Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00
Mansfield Lexington Lobby	Closed	Closed	Closed	Closed	Closed	Closed
Mansfield Lexington Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	Closed
Tiffin	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	Closed