



## Product Terms

### Understand Your Bremer Bank Checking Account

	Bremer Select Banking <sup>SM</sup>	Bremer Choice Banking <sup>SM</sup>	Benefit Banking
<b>Minimum to Open</b>	\$100	\$100	\$100
<b>Monthly Service Fee</b>	<p>\$3</p> <p>You will be charged the lesser of the balance in your account at the end of your statement cycle or the disclosed fee. However, if your account balance is negative on the day the transaction posts, the full amount of the fee will be imposed.</p>	<p>\$10</p> <p>You will be charged the lesser of the balance in your account at the end of your statement cycle or the disclosed fee. However, if your account balance is negative on the day the transaction posts, the full amount of the fee will be imposed.</p>	<p>\$10</p> <p>You will be charged the lesser of the balance in your account at the end of your statement cycle or the disclosed fee. However, if your account balance is negative on the day the transaction posts, the full amount of the fee will be imposed.</p>
<b>Monthly Minimum Balance to Avoid Monthly Service Fee</b>	<p>Meet any one of the below account requirements:</p> <ul style="list-style-type: none"> <li>• Enroll in free online statements <b>OR</b></li> <li>• Are under age 21 <b>OR</b></li> <li>• Are age 65 or over <b>OR</b></li> <li>• During the monthly qualification period maintain a \$1,500 average balance</li> </ul>	<p>Do <b>all three</b> each monthly qualification period:</p> <ul style="list-style-type: none"> <li>• 12 or more debit card purchases and debit card payments posted and settled to your account (e.g., debit card payment for grocery store purchase, tv subscription payment processed using your debit card number). Debit card credits, deposits and transactions conducted at an ATM do not count or \$20,000 in combined personal deposits <b>AND</b></li> <li>• Online Banking with online statements <b>AND</b></li> <li>• At least one direct deposit of \$500 or more posted to the account each month</li> </ul>	<ul style="list-style-type: none"> <li>• \$20,000 in combined personal deposits or a Bremer Investments relationship <b>AND</b></li> <li>• At least one direct deposit of \$500 or more posted to the account each month</li> </ul>
<b>Monthly Qualification Period to Avoid Monthly Service Fee</b>	Current month statement cycle	Period begins three business days before the end of your prior month statement cycle and continues until three business days before the end of your current month statement cycle.	Period begins three business days before the end of your prior month statement cycle and continues until three business days before the end of your current month statement cycle.

<b>MoneyPass® ATM Fee</b>	\$0	\$0	\$0
<b>Non-MoneyPass ATM Fee</b>	<p><sup>1</sup>\$2.75 per withdrawal transaction at non-MoneyPass ATMs.</p> <p>Non-MoneyPass ATMs may impose additional fees and surcharges.</p> <p>You may also be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.</p>	<p><sup>1</sup>\$2.75 per withdrawal transaction at non-MoneyPass ATMs. Up to \$15 per month in ATM fee refunds will be credited to your account, limited to a maximum of \$5 in ATM surcharges and \$10 per month in non-MoneyPass ATM fees at the end of each statement cycle in which you qualified for an ATM fee refund.</p> <p>Non-MoneyPass ATMs may impose additional fees and surcharges.</p> <p>You may also be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.</p>	<p>\$0 per withdrawal transaction at non-MoneyPass ATMs.</p> <p>Non-MoneyPass ATMs may impose additional fees and surcharges.</p> <p>You may also be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.</p>
<b>To Qualify for Higher Interest Rate and ATM Fee Refunds</b>	N/A	<p>Required each monthly qualification period to obtain best interest rate and ATM refunds:</p> <ul style="list-style-type: none"> <li>• 12 or more debit card purchases and debit card payments posted and settled to your account (e.g., debit card payment for grocery store purchase, tv subscription payment processed using your debit card number).</li> </ul> <p>Debit card credits, deposits and transactions conducted at an ATM do not count or \$20,000 in combined personal deposits <b>AND</b></p> <ul style="list-style-type: none"> <li>• Online Banking with online statements <b>AND</b></li> <li>• At least one direct deposit of \$500 or more posted to the account each month</li> </ul>	N/A
<b>Check Printing Fee</b>	Varies on check style/design		

## Additional Checking Accounts

	Private Banking	Health Savings Account <sup>2</sup>
<b>Minimum to Open</b>	\$100	\$100
<b>Monthly Service Fee</b>	\$20 You will be charged the lesser of the balance in your account at the end of your statement cycle or the disclosed fee. However, if your account balance is negative on the day the transaction posts, the full amount of the fee will be imposed.	\$0
<b>Monthly Minimum Balance to Avoid Monthly Service Fee</b>	Maintain \$50,000 in combined personal deposits, <b>OR</b> \$50,000 in monthly balances in Investment and/or Trust accounts.	N/A
<b>Monthly Qualification Period to Avoid Monthly Service Fee</b>	N/A	N/A
<b>MoneyPass<sup>®</sup> ATM Fee</b>	\$0	\$0
<b>Non-MoneyPass ATM Fee</b>	\$0 per withdrawal transaction at non-MoneyPass ATMs.  Refund of all ATM surcharges.  You may also be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.	<sup>1</sup> \$2.75 per withdrawal transaction at non-MoneyPass ATMs.  Non-MoneyPass ATMs may impose additional fees and surcharges.  You may also be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.
<b>To Qualify for Higher Interest Rate and ATM Refunds</b>	N/A	N/A
<b>Check Printing Fee</b>	Varies on check style/design	Varies on check style/design

### Interest Calculation Compounding and Crediting<sup>3</sup>

<b>Interest Calculation Method</b>	<p><i>For all accounts except Choice qualified and Private Banking:</i> We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.</p> <p><i>For Choice qualified and Private Banking accounts:</i> We use the average daily balance method to calculate interest on your account. This method applies interest based on the average daily balance (the average daily balance is determined by adding the full amount of principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle) in the account for the statement cycle for each portion of the balance associated with each interest rate tier.</p>
<b>Interest Accrual</b>	<p>Interest begins to accrue no later than the business day we receive credit for the deposit of checks and other noncash items.</p>
<b>Interest Compounding and Crediting Frequency</b>	<p>Interest will be compounded and credited to your account every month.</p>
<b>Variable Interest Rate Information</b>	<ul style="list-style-type: none"> <li>• Your interest rate and annual percentage yield may change.</li> <li>• The interest rate is determined at the bank's discretion.</li> <li>• We may change the interest rate on your account at any time.</li> <li>• Refer to the Consumer Deposit Account Rate Sheet for specific interest rate information.</li> </ul>

### Overdraft Fees

Applies to overdrafts created by check, in-person, withdrawal, ATM withdrawal (unless precluded), debit card purchase, automatic bill payment, telephone transfers, account related fees, service fees or other electronic means. We do authorize and pay overdrafts for checks and other transactions using your checking account number. We do not authorize and pay overdrafts for the following types of transactions unless you ask us to: ATM transactions, debit card transactions (contact your banker for more information). We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

<b>Overdraft Fee</b>	<p>\$35 each time you use your account when you do not have enough money in it. There is a limit of \$140 on the amount of overdraft fees that may be assessed per day. If your account balance is overdrawn by \$10 or less at the end of the business day there is no fee.</p>
<b>Automatic Transfer Advantage Fee</b>	<p>\$10 per transfer when you enroll in Automatic Transfer Advantage (funds are automatically transferred from an enrolled account to cover an overdraft). Fee does not apply to Benefit Banking accounts.</p>

## ATM and Everyday Debit Card Transaction Overdraft Choices

Choose how Bremer Bank handles your ATM and everyday debit card transactions **at merchant locations** when you don't have enough money available in your account. Regardless of which option you choose, you may also want to add Automatic Transfer Advantage to your account if you are eligible.

**Option 1:** Choose opt-in coverage if you want Bremer Bank to approve and pay your ATM and everyday debit card transactions, at our discretion, when you don't have enough money in your account. Overdraft fees will apply.

**Option 2:** If you do not opt-in for ATM and debit card coverage, Bremer Bank will NOT approve and pay your ATM and everyday debit card transactions when you don't have enough money available in your account. Since your transactions will be declined, overdraft fees will not apply.

### Member FDIC

<sup>1</sup>If the balance in your account on the day the transaction posts is less than \$2.75, the fee will equal the balance in your account. However, if your account balance is negative on the day the transaction posts, the full amount of the fee will be imposed. The fee will be charged to your account on the day the transaction posts.

<sup>2</sup>A \$25 HSA account setup fee may apply, see Personal Account Fee Schedule for details.

<sup>3</sup>Does not apply to Select Banking.

For additional fee information, see the Personal Account Fee Schedule. To obtain Annual Percentage Yield disclosures, see the Consumer Deposit Account Rate Sheet. For more details or information about your account, see the Personal Account Agreement, contact your banker, call 800-908-2265, or visit **bremer.com**.