

Terms and Conditions of Benefits Banking

The eVolve Package

Welcome to Benefits Banking!

Benefits Banking is a service offered by Bankers Trust (“Bank”) that rewards customers who use multiple Bank products and services with special pricing and premium interest rates. Benefits Banking offers a package for every stage of your life! The following document describes the terms and conditions of the eVolve Package, the package in which you are enrolling.

The eVolve Package Overview

Welcome to the eVolve Package – a financial package that allows your banking relationship to evolve with you from ages 13 to 22, as you transition through your education and milestone financial decisions. The eVolve Package consists of two tiers; the opening tier and the eVolve eligible tier. As long as you maintain eligible “anchor” checking account and are between the ages of 13 and 22, you will qualify for all the benefits of the eVolve Package. With the eVolve Package, you will have access to many convenient banking services and enjoy an eligible anchor checking account and one additional eligible benefit account with no monthly maintenance fees.

When enrolled in Benefits Banking eVolve Package, you will receive a summary each month with your anchor account statement. This summary will notify you of the tier that you qualified for that month and the benefits that you will receive. You can also access the summary at anytime with Internet Banking.

Key Definitions

Anchor Account: A checking account that all qualifying and benefit accounts are tied to in a package. In some tiers specific activity is required in the anchor account to receive the benefit. Your Benefit Banking statement will be attached to your anchor account statement and the benefit evaluation period is tied to the anchor account statement cycle.

Benefit Account: Accounts that receive the benefit(s) of the tier for which you have qualified.

Qualification Account: Additional accounts that, along with the anchor account can help meet the requirements needed to reach a benefit tier.

What accounts are eligible?

Eligible Account Ownership Requirements

Only consumer accounts, opened for personal, family, or household purposes, meet the requirement for eligible anchor, qualification, or benefit accounts. Accounts opened for business purposes do not qualify for the eVolve Package. You must be between the ages of 13 and 22 to qualify for the eVolve Package. If you link another eligible qualification or benefit account to the eVolve Package, you must be the primary owner of the linked account. Additionally, eligible accounts (benefit and qualifying accounts) must be listed as a primary or joint owner by at least one of the anchor account owners.

If you are under the age of 18, you must have an adult co-owner on the account(s) with you.

At least 30 days before turning age 23, Bankers Trust will send you a notice and updated disclosures indicating the new account requirements and any fees you may be subject to now that you no longer meet the eligibility requirements for the eVolve Package.

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The eVolve Package

Checking Account Name	Eligible Anchor Account	Eligible Qualification Account	Eligible Benefit Account
Direct Checking	X	X	X
Direct Checking Plus	X	X	X
BreakFree Checking	X	X	X
BreakFree Checking Bonus	X	X	X
Classic Minor Checking	X	X	X
Savings Account Name	Eligible Anchor Account	Eligible Qualification Account	Eligible Benefit Account
Regular Savings			X
Regular Minor Savings			X

Available Benefits for eVolve Package

All levels are eligible for the following free services with an eligible anchor account:

- Internet Banking
- Bill Pay
- Mobile Banking + with mobile deposit

To use these additional services and to pay bills from your checking account, you must enter into separate agreements with the Bank wherein your rights and responsibilities for such services are more fully explained. Additionally, you must first enroll in the Internet Banking to access your accounts via the Mobile Banking service. Your mobile carrier's message and data rates may apply for use of the Mobile Banking + and remote deposit capture services.

While enrolled in the eVolve eligible tier, the monthly maintenance fees for one eligible anchor checking account and one eligible benefit account will be waived. These accounts will be determined during enrollment or assigned automatically by the system based on the balance in the account. Each month prior to the closing of the statement cycle the Bank will evaluate the account to determine the account is still eligible to receive the benefit of waived maintenance fees. Please see the Service Fee Schedule provided to you in conjunction with the document for a full list of fees your account(s) may be subject to.

Relations to Other Agreements

All accounts and services are subject to the terms and conditions set forth in the Consumer Terms and Conditions brochure and any related agreements for additional services you have enrolled in, such as the Internet Banking and Bill Pay Service Agreement and Disclosure. For a complete list of fees and interest rates, please refer to the Service Fee Schedule and consumer rate sheet provided to you in conjunction with this disclosure.

Customer Service

(515) 245-2863

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Terms and Conditions of Benefits Banking Loyalty Program

Welcome to Benefits Banking!

Benefits Banking is a service offered by Bankers Trust ("Bank") that rewards customers who use multiple Bank products and services with special pricing and premium interest rates. Benefits Banking offers a package for every stage of your life! The following document describes the terms and conditions of the Loyalty Program, the package in which you are enrolling.

Loyalty Program Overview

The Benefits Banking Loyalty Program helps you earn benefits for using multiple Bankers Trust products. The more Bankers Trust products and services you use, the higher your Benefits Banking Status. Under this program the Bank will link an eligible "anchor" account to other eligible qualification and benefit accounts you have at the Bank. The aggregated balances of the eligible accounts, the activity in your anchor account, and additional services you utilize are used to determine the level of benefits you will receive each month. You must be enrolled in the Loyalty Program in order to obtain the benefits described in this document. You can unenroll from the program at anytime by contacting your local branch.

When enrolled in Benefits Banking Loyalty Program, you will receive a summary each month with your anchor account statement. This summary will notify you of the tier that you qualified for that month and the benefits that you have earned. You can also access the summary at anytime with Internet Banking.

Key Definitions

Anchor Account: A checking account that all qualifying and benefit accounts are tied to in a package. In some tiers specific activity is required in the anchor account to receive the benefit. Your Benefit Banking statement will be attached to your anchor account statement and the benefit evaluation period is tied to the anchor account statement cycle.

Additional Services: Additional Bankers Trust services such as a debit card, eStatements, Mobile Banking +, credit card, bill pay services, etc. Having these additional services as disclosed later in the document can increase the benefits you receive.

Benefit Account: Accounts that receive the benefit(s) of the tier for which you have qualified.

Credit Transactions: A qualifying credit transaction for purpose of this disclosure means a credit to your checking account from a direct deposit, deposits made in person, account-to-account transfers and other deposits to your checking account. This does not include ATM deposits.

Debit Transactions: A qualifying debit transaction for purpose of this disclosure means a debit to your checking account from an ACH, Bankers Trust bill payment, drafting checks or use of your debit card as a method of payment. ATM Withdrawals are not a qualifying debit transaction.

Qualification Account: Additional accounts that, along with the anchor account can help meet the requirements needed to reach a benefit tier.

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Eligible Account Ownership Requirements

Only consumer accounts, opened for personal, family, or household purposes, meet the requirement for eligible anchor, qualification, or benefit accounts. Accounts opened for business purposes do not qualify for the Loyalty Program. Additionally, eligible accounts (benefit and qualifying accounts) must be listed as a primary or joint owner by at least one of the anchor account owners.

For example:

- John and Mary Smith together enroll in the Loyalty Program using their jointly owned Direct Checking as the eligible anchor account.
- Accounts on which either John or Mary is an owner are eligible qualification and benefit accounts and may be used to meet eligibility for a benefits level.
- An account owned by their son, Mike Smith, does not qualify unless either John or Mary has an ownership interest in the account.

Checking Account Name	Eligible Anchor Account	Eligible Qualification Account	Eligible Benefit Account
Investment Checking	X	X	X
Direct Checking	X	X	X
Direct Checking Plus	X	X	X
Secure LifeStyles Checking	X	X	X
BreakFree Checking	X	X	X
BreakFree Checking Bonus	X	X	X
Interest Checking	X	X	X
Health Advantage	X	X	X
Fiduciary Checking	X	X	X
Bank with Trust	X	X	X
Savings Account Name	Eligible Anchor Account	Eligible Qualification Account	Eligible Benefit Account
Regular Savings		X	X
Secure LifeStyle Savings		X	X
Investment Savings		X	X
Fiduciary Savings		X	X
Certificate of Deposit (CD) and Individual Retirement Account (IRA) Account Name	Eligible Anchor Account	Eligible Qualification Account	Eligible Benefit Account
IRA		X	X
Auto-Save IRA		X	X
Consumer CD		X	X
Health Savings Account (HSA) CD		X	X
Add On CD		X	X
Loan Account Description	Eligible Anchor Account	Eligible Qualification Account	Eligible Benefit Account
Consumer Mortgage Loan		X	
Consumer Loan		X	
Home Equity Line of Credit		X	
Personal Line of Credit		X	
Checking Reserve		X	

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What do I have to do to qualify for the Benefits?

Qualifying for the Loyalty Program Levels

You must either meet the balance requirements or enroll in and use certain qualifying additional services or meet specific transaction requirements to be eligible for the Bronze, Silver, Gold, and Platinum benefits levels. The eligibility requirements follow in the tables below.

Qualifying Balances OR Qualifying Transactions and Additional Services for Each Benefits Level

Bronze	Silver	Gold	Platinum
A checking account (anchor account), and	A checking account (anchor account), and	A checking account (anchor account), and	A checking account (anchor account), and
\$5,000 combined average monthly balances of checking and savings	\$15,000 combined average monthly balances of checking, savings, CDs and/or IRAs	\$25,000 combined average monthly balances of checking, savings, CDs and/or IRAs	\$50,000 combined average monthly balances of checking, savings, CDs and/or IRAs
OR	OR	OR	OR
10 debit transactions of any amount AND	3 of the following 7 transactions or additional services:	\$50,000 current principal balance of loans and lines of credit (see page 2 for qualifying loan accounts)	\$100,000 current principal balance of loans and lines of credit (see page 2 for qualifying loan accounts)
2 credit transactions of \$200 or more each (debit and credit transactions must be on anchor account) ¹	<ul style="list-style-type: none"> • 15 debit card transactions of any amount • 5 Internet Banking bill payment transactions of any amount • eStatements enrollment* • Savings account • CD or IRA • Enrollment in Mobile Banking + • Bankers Trust credit card 	OR	OR
		5 of the following 7 transactions or additional services:	A Home Mortgage Loan with the Bankers Trust Real Estate Department for the purchase of property or to refinance an existing mortgage loan, and the mortgage loan is subsequently sold in the secondary market, are eligible for the Platinum benefits level for two years from the date of the loan. At the expiration of the two-year grace period, customers must meet the balance or qualifying transactions and additional services requirements to be eligible.
		<ul style="list-style-type: none"> • 15 debit card transactions of any amount • 5 Internet Banking bill payment transactions of any amount • eStatements enrollment* • Savings account • CD or IRA • Enrollment in Mobile Banking + • Bankers Trust credit card 	OR
			Active Duty military member and military veterans
			OR
			A Bankers Trust Employee

* You may enroll in the eStatements service and receive electronic statements at no charge. To enroll in the eStatements service, you must first enroll in Internet Banking at www.bankerstrust.com. After logging in to Internet Banking, select the Customer Service tab and click on Change Statement Delivery Method to begin enrollment.

NOTE: All qualifying transactions must post and settle during the evaluation period (see more information below, on page 4). Scheduled payments that have not yet posted do not count toward the required transactions

Terms and Conditions of Benefits Banking Loyalty Program

What Benefits will I receive and when will I receive them?

Benefits Evaluation Period

The benefits evaluation period ("evaluation period") is determined by the statement cycle date of your eligible anchor account. The evaluation period begins on your statement cycle date (the date on which your account statement is produced) and ends three days prior to the following statement cycle date. For example, if your statement cycle date is the first day of each month, the evaluation period begins on the first and ends on the 28th in a month with 31 days. The Bank will evaluate the balances, transactions, and additional services utilized to determine the benefits level for the evaluation period. You will receive the benefits corresponding to the highest benefits level that you are eligible for during the evaluation period. If you no longer meet the qualifications for a benefits level you qualified for in a previous evaluation period, you will receive a lower level of benefits in that evaluation period. It is possible that in each statement cycle you could qualify for a different tier and receive different benefits based on the activity and services used during the statement cycle. You will automatically be placed in the benefits level you qualify for during the evaluation period.

How Qualifying Balances Are Calculated for Benefits Determination

Only accounts meeting the qualifying account ownership requirements as described on page 2 of this document will be considered when calculating qualifying balances.

Checking and Savings Accounts: The balance used is the combined average balance for all qualifying checking and savings accounts for the evaluation period. The combined average balance is calculated by adding the principal balance in each account for each day of the evaluation period and dividing it by the number of days in the period.

CDs, IRA CDs, and HSA CDs: The balance used is the combined principal balance of all qualifying CD accounts as of the date of evaluation.

Loan and Line-of-Credit Accounts: The balance used is the combined outstanding principal balance of all loans and lines of credit as of the date of evaluation.

Available Benefits for Each Benefits Level

All levels are eligible for the following free services with an eligible anchor account:

- Internet Banking
- Bill Pay
- Mobile Banking + with mobile deposit

To use these additional services and to pay bills from your checking account, you must enter into separate agreements with the Bank wherein your rights and responsibilities for such services are more fully explained. Your mobile carrier's message and data rates may apply for use of the Mobile Banking + and remote deposit capture services.

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Benefits listed in the table below are applied only to those accounts that have been identified as an Eligible Benefit Account as listed on page 2 of this agreement.

The interest rate (inclusive of the base interest rate and any bonus rate) and annual percentage yield (APY) are subject to change at Bankers Trust's sole discretion and without notice.

Benefits Available Each Statement Cycle	Bronze	Silver	Gold	Platinum
CD/IRA Interest Rate Increase	.20%	.30%	.40%	.50%
Savings Interest Rate Increase	–	–	.40%	.50%
Monthly maintenance fee waived	–	Yes*	Yes	Yes
Waive Cashier's Check fees	–	–	Yes	Yes
Refund of up to \$5.00 ATM transaction charges (assessed by Bank)	–	–	Yes	Yes
Refund of up to \$10.00 ATM surcharges (assessed by owner or operator of ATM)**	–	–	–	Yes
Refund of overdraft protection transfer fees (assessed for deposit- account-to-deposit-account transfers for overdraft protection)***	–	–	Yes	Yes
Refund of Stop Payment fees	–	–	–	Yes
Refund of up to two Incoming Domestic Wire Transfer fees	–	–	–	Yes

*Monthly maintenance fee waived on up to four checking and savings accounts (including the anchor account). These accounts will be determined during enrollment or assigned automatically by the system based on the balance in the account.

**The average balance for the current statement cycle must be zero or greater in order to receive refunds of Transfer fees and ATM surcharges.

***Accounts with a negative average balance for the current statement cycle are not eligible for refunds of deposit-to-deposit-account transfer fees.

Note: Most fee refunds will appear as service charge adjustments on your deposit account statement(s) under the section with the "Credits" heading. Stop payment fee refunds only will appear as a direct credit immediately following the service charge.

Bonus Rate Example: Bonus rates are applied to the base rate of the account. If there is a move between tiers that qualify for rate bumps, the difference between their existing and new rate bump will be made to the account, not the full amount of the rate bump. If the move is from a tier that does not qualify for a rate bump to a tier that does qualify, the full rate bump will be applied.

For example, John Doe has a CD with a base rate of 1.200%. In February, he qualifies for the bronze tier, so his rate is increased 0.200% to 1.400%. In March, he qualifies for the gold tier, so his CD rate is increased an additional 0.200% to 1.600%. This would equal the 0.400% total bump for gold tier members above the CD base rate of 1.200%.

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Relation to Other Agreements

All accounts and services are subject to the terms and conditions set forth in the Consumer Terms and Conditions brochure and any related agreements for additional services you have enrolled in, such as the Internet Banking and Bill Pay Service Agreement and Disclosure. For a complete list of fees and interest rates, please refer to the Service Fee Schedule and consumer rate sheet provided to you in conjunction with this disclosure.

Addendum to Certificate of Deposit (CD) Signature Card

This addendum amends the Additional Terms and Disclosures section of the Certificate of Deposit Signature Card you signed when you opened your CD. All CDs that meet the qualifying account ownership requirements as described earlier, including your regular CDs, Individual Retirement Account (IRA) CDs, and Health Savings Account (HSA) CDs, are eligible for the bonus interest rate. *Please refer to your original CD Signature Card for complete interest rate information, including compounding and crediting frequency.*

Interest: A bonus interest rate corresponding to your benefits tier will be added to the base interest rate disclosed on your CD at the time of opening. The bonus interest rate will accrue each day you are enrolled in a benefits level corresponding to that bonus interest rate. If you no longer meet the qualifications for a benefits level you qualified for in a previous evaluation period, you will receive the bonus interest rate corresponding to the benefits level in that evaluation period. You will automatically be placed in the benefits level you qualify for during the evaluation period. Although the bonus interest rate can vary depending on the benefits level you qualify for in the evaluation period, your base interest rate will never fall below what is disclosed on your original CD. If you no longer qualify for any level, your interest rate will be what is disclosed on the original CD.

Early Withdrawal Penalty: The early withdrawal penalties described for time deposits in general contained on your CD Signature Card shall apply. Early withdrawal penalties will be based on the average interest rate—including the base and any bonus interest rates—applied to your CD during the term.

Rate information: The interest rate on your account is the initial base interest rate stated on your CD Signature Card, plus a bonus interest rate, if applicable. Your interest rate, annual percentage yield, and the applicable benefits level may change while enrolled in the Loyalty Program. Interest rates and APYs, including, but not limited to Bonus Interest Rate APYs, are subject to change at Bankers Trust's sole discretion and without notice.

Frequency of Rate Changes: Your bonus interest rate on your account may change every time you qualify for a different benefits level. Bankers Trust may change interest rates and APYs, including, but not limited to Bonus Interest Rate APYs, at any time and at Bankers Trust's sole discretion.

Limitations on rate changes — The interest rate will not drop below the initial base interest rate disclosed to you on your CD Signature Card.

Determination of Rate: The interest rate on your account is based on the initial base interest rate, plus the bonus interest rate corresponding to the benefits level which you qualify for during the evaluation period.

Addendum to Truth in Savings Disclosures

This addendum amends the Truth in Savings section of the Consumer Terms & Conditions you were provided when you opened your savings account(s). All savings accounts that meet the qualifying account ownership requirements described earlier are eligible for the bonus interest rate. *Please refer to your original Truth in Savings disclosure for your savings account for complete interest rate information, including compounding and crediting frequency*

Rate Information: The interest rate on your account is a variable base interest rate for the period, as disclosed on the Bank's Consumer Rate Sheet, plus a bonus interest rate, if applicable. Your interest rate, annual percentage yield, and the applicable benefits level may change while enrolled in the Loyalty Program. Interest rates and APYs, including, but not limited to Bonus Interest Rate APYs, are subject to change at Bankers Trust's sole discretion and without notice.

Frequency of Rate Changes: Your bonus interest rate on your account may change every time you qualify for a different benefits level. Bankers Trust may change interest rates and APYs, including, but not limited to Bonus Interest Rate APYs, at any time and at Bankers Trust's sole discretion.

Limitations on Rate Changes: The interest rate will not drop below the variable base interest rate disclosed on the Bank's Consumer Rate Sheet for the period and the corresponding savings account type.

Determination of Rate: The interest rate on your account is based on the variable base interest rate for the period for the savings account type, plus the bonus interest rate corresponding to the benefits level which you qualify for during the evaluation period.

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