

**TRUTH IN SAVINGS**  
**REAL CASH BACK CHECKING**  
Member FDIC / Equal Housing Lender

**Nicolet National Bank**  
111 N Washington Street  
Green Bay, Wisconsin 54301  
(800)369-0226  
[www.nicoletbank.com](http://www.nicoletbank.com)

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

With Real Cash Back Checking, you can earn up to 3% of the value of your debit card purchases each qualification cycle. Maximum cash back is \$9.00 per qualification cycle\*.

**The following qualifying transactions are required each qualification cycle to earn 3% cash back.**

Account holder must enroll in e-statements and online banking. In order to receive account statements and other communications electronically you will need to establish an online banking account and enroll in e-statements online. If you do not establish an online banking account and enroll in e-statements you will receive your account statements and other communications on paper and will not qualify for 3% cash back on debit card purchases.

At least one posted and cleared direct deposit of payroll or social security each qualification cycle\*.

At least ten posted and cleared debit card transactions (ATM transactions and other transactions processed as ATM transactions do not count as qualifying debit card transactions) each qualification cycle\*.

The 3% cash back reward will be deposited to your account each qualification cycle provided you meet all qualifications.

The 3% cash back reward program is subject to change at any time, at the discretion of Nicolet National Bank. You will be notified of any changes in the program.

\*Each *qualification cycle* begins on the last business day of the month and ends on the second to last business day of the following month. For a complete calendar of qualification cycles, please see [www.nicoletbank.com](http://www.nicoletbank.com)

All Nicolet National Bank checking accounts are subject to credit approval.

Limit of one Rewards (Real Cash Back or Real Rewards) checking account and one Rewards saver account per consumer.

**Purpose and Expected Use of Account.**

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Nicolet National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 3 consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Nicolet National Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Real Rewards or Real Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.