



NEVADA STATE BANK | Business Secured Visa Savings

This disclosure only summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.nsbank.com. Information current as of 08/07/2019.

| Account Opening and Usage | |
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| Minimum deposit needed to open account | \$1,000 |
| Monthly Maintenance Fee | \$0 |
| Paper Statement Service | \$0 for statements printed and mailed. In addition, there is no charge for eStatements. |
| Account Restrictions | This account is used as collateral for the Business Secured Visa Credit Card. Withdrawals from this account are not permitted and the account cannot be closed until the Business Secured Visa Credit Card is closed. At the time of closure of the Business Secured Visa Credit Card, any outstanding balance, finance charges, or fees will be settled using funds from the Business Secured Visa Savings account. |

| Interest and Payment | |
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| Earns Interest | Yes - This product has a variable interest rate Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest compounds daily and will be credited to your account monthly . If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks). See the Nevada State Bank Deposit Products Rate Sheet for details. |

| Additional Disclosures | |
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| Amendments | These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details. |
| Other Fees | Please see the applicable fee schedule for service fees not listed. |
| Dispute Resolution Agreement | Disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details. |