



NEVADA STATE BANK | Premier Sweep Account

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 08/20/2020.

Account Opening	
Minimum deposit needed to open account	\$10,000
Monthly Maintenance Fee	\$0
Paper Statement Service	\$0 for statements printed and mailed. In addition, there is no charge for eStatements.

Account Usage	
Sweep Information	<p>The Premier Sweep Account must be linked to a checking account. Each customer will select a maximum balance and a minimum balance associated with the linked checking account.</p> <p>Excess funds will automatically transfer (sweep) to the Premier Sweep Account when the balance in the linked checking account goes above the maximum balance.</p> <p>Funds in the Premier Sweep Account will automatically transfer (sweep) back to the checking account when the balance in the linked checking account drops below the minimum balance specified for the account (see withdrawal limits below).</p>
Withdrawal Limits	<p>\$25 for each withdrawal after six (6) per monthly statement cycle</p> <p>There is a limit of six (6) withdrawals in a monthly statement cycle if the withdrawals are by check, debit card, or pre-authorized, made by telephone, or made by an online or mobile transfer of funds. If you make more than six limited withdrawals in a statement cycle, you may incur a fee for each excess withdrawal. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.</p>
Checks	Checks are not provided or permitted for use with the Premier Sweep Account.

Overdraft Services	
Insufficient Funds (NSF) Fee	<p>\$35</p> <ul style="list-style-type: none"> Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction. Per ATM or one-time debit transaction paid against insufficient funds if you have opted-in to our Debit Card Overdraft Service. Per multiple-use debit card transaction paid against insufficient funds. Per non-debit card withdrawal transaction paid against insufficient funds. <p>A maximum of five fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.</p>
Continuing Overdraft Fee	We will charge you a Continuing Overdraft Fee of \$35 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The Continuing Overdraft Fee will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00.

Interest and Payment

Earns Interest

Yes - This product has a variable interest rate when you keep your balance at \$10,000 or above.

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.

How Deposits and Withdrawals Work

Deposit Funds Availability

(When funds deposited to your account are generally available)

Cash deposited: **Next business day**

Check deposited: **Next business day generally, unless a hold is placed**

Direct Deposit and Wire Transfer: **Same business day**

We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. **For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays.** The end of a business day varies by banking center. See your **Deposit Account Agreement** for additional details.

Deposit and Withdrawal Posting Order

Transactions are generally posted each business day following the close of business in the following order:

First: Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance.

Second: Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your **Deposit Account Agreement**.

Additional Disclosures

Amendments

These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. **See your Deposit Account Agreement for more information.**

Dispute Resolution Agreement

Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration (a) if the Jury Waiver is not enforced, or (b) if you are a consumer and you request Arbitration. **See your Deposit Account Agreement for more information.**