

PERSONAL ACCOUNTS DISCLOSURE

Prime Alliance Bank
Main Office
1868 So. 500 West
Woods Cross, UT 84087
October 18, 2019

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

ALLIANCE CHECKING

This is our basic, non-interest bearing checking account that includes no monthly maintenance fees or minimum balance requirement.

PERSONAL INTEREST CHECKING

This account is designed for customers who would like to earn interest on their higher maintained balances that includes no monthly maintenance fees or minimum balance requirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a special account owned by an individual used to pay for current and future medical expenses. HSAs are used in conjunction with a "High Deductible Health Plan" (HDHP).

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: Contributions to HSA can be made by the employer or the individual, or both. If made by the employer, it is not taxable to the employee (excluded from income and wages). If made by the individual, it is an "above-the-line" deduction. Contributions can be made by others on behalf of the individual and deducted by the individual. Beginning in 2007, individuals

can make a one-time transfer from their IRA to an HSA, subject to the contribution limits applicable for the year of the transfer. For 2019, the maximum amount that can be contributed (and deducted) to an HSA from all sources is: \$3,500.00 (self-only coverage), \$7,000 (family coverage). These amounts are indexed annually. For more information on contributions please consult a tax advisor. Tax-free distributions can be taken for qualified medical expenses of: a person covered by the high deductible health plan, the spouse of the individual (even if not covered by the HDHP), and any dependent of the individual (even if not covered by the HDHP).

PERSONAL MONEY MARKET

This is a standard money market account designed for individuals that includes no monthly maintenance fees or minimum balance requirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: Per Federal Regulation D, you may make six limited transfers or withdrawals from your account per calendar month or statement cycle, or a similar period of at least four weeks. This includes any electronic or internet transfer. Withdrawals made in person at the bank, by telephone, by mail, or by using an ATM are exempt. There will be a service charge of \$25.00 per transfer/withdrawal in excess of six limited transfers. If these limits are exceeded 3 times in a rolling 12 months, the account will be changed to a demand deposit account.

PERSONAL SAVINGS

This is a standard savings account designed for individuals that includes no monthly maintenance fees or minimum balance requirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: Per Federal Regulation D, you may make six limited transfers or withdrawals from your account per calendar month or statement cycle, or a similar period of at least four weeks. This includes any electronic or internet transfer.

Withdrawals made in person at the bank, by telephone, by mail, or by using an ATM are exempt. There will be a service charge of \$25.00 per transfer/withdrawal in excess of six limited transfers. If these limits are exceeded 3 times in a rolling 12 months, the account will be changed to a demand deposit account.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Return ACH Fee:	2.50
Dormant Account Maintenance Fee:	1.00
Return Foreign Check Fee:	25.00
Garnishments, Executions, Levies:	20.00
Stop Payment Fee:	15.00
Collections Fee:	10.00
Non-Sufficient Funds Fee:	30.00 (Maximum charge - 4 items per day totaling \$120)
Return Check Fee:	10.00
Overdraft Interest Fee:	20% interest to be charged on the first day after the overdraft occurs.

MISCELLANEOUS FEES AND CHARGES

Miscellaneous Fees

Remote Deposit Monthly Fee:	30.00
Remote Deposit Single-Feed Machine Fee:	15.00
Remote Deposit Multi-Feed Machine Fee:	30.00
Wire Transfer Fee Incoming:	10.00
Wire Transfer Fee Outgoing:	15.00
Wire Transfer Fee Outgoing International:	40.00
Wire Transfer Fee Incoming- KIS Business Acct:	5.00
Wire Transfer Fee Outgoing- KIS Business Acct:	10.00
Wire Transfer Fee Outgoing International- KIS Business Acct:	30.00
Cashier's Check:	3.00
Replacement of Lost Debit Card:	5.00
Research - Hourly fee:	15.00 per hour
Research -Copies of Statements:	2.50 per statement
Research -Copies of Checks:	1.00 per check
Photocopies (Per Page):	.10
Facsimile Transmission (Per Page):	1.00