TRUTH IN SAVINGS DISCLOSURE

First Bank Blue Earth
306 South Main Street, PO Box 40
Blue Earth, MN 56013
11/12/2026

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

☐ 91 DAY CERTIFICATE

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 will not change for the term of the account. The interest rate will be in effect for 91 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 91 Days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 Days Interest. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ 182 DAY CERTIFICATE

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 will not change for the term of the account. The interest rate will be in effect for 182 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 Days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ 9 MONTH CERTIFICATE

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 will not change for the term of the account. The interest rate will be in effect for 9 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 9 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 Days Interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ 12 MONTH CERTIFICATE

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 will not change for the term of the account. The interest rate will be in effect for 12 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ 18 MONTH CERTIFICATE

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 will not change for the term of the account. The interest rate will be in effect for 18 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ **24 MONTH CERTIFICATE**

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 will not change for the term of the account. The interest rate will be in effect for 24 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ **36 MONTH CERTIFICATE**

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 will not change for the term of the account. The interest rate will be in effect for 36 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 18 months interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ **48 MONTH CERTIFICATE**

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 will not change for the term of the account. The interest rate will be in effect for 48 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 24 months interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ **60 MONTH CERTIFICATE**

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 will not change for the term of the account. The interest rate will be in effect for 60 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited annually. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

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. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 months interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

☐ **CONSUMER SILVER CHECKING ACCOUNT**

Checking account for adults over 55 years of age.

Account Fees: No service fees.

Balance Requirements: No minimum daily balance is required on this account. .

Limitations: You must deposit $100.00 to open this account.

☐ **CONSUMER SIMPLE CHECKING ACCOUNT**

Checking account for adults under 55 years of age.

Account Fees: No service fees.

Balance Requirements: No minimum daily balance is required on this account. .

Limitations: You must deposit $100.00 to open this account.

☐ **CONSUMER $500 MINIMUM INTEREST CHECKING**

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 without notice. 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. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 to open this account.

Account Fees: A minimum balance service charge fee of $10.00 will be imposed every statement cycle if the balance in the account falls below $500.00 any day of the cycle.

☐ CONSUMER REGULAR SAVINGS ACCOUNT

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 without notice. 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. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $100.00 to open this account.

Account Fees: Service charge of $2.00 will be imposed if balance falls below the average daily balance for the month of $100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. .

☐ MINOR/BUCS SAVINGS ACCOUNT

Savings account for minors 17 years of age or younger.

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 without notice. 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. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $10.00 to open this account.

☐ INVESTOR SAVINGS ACCOUNT

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 without notice. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $100.00 to open this account.

Account Fees: Service charge of $2.00 will be imposed if balance falls below the average daily balance for the month of $100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. .

☐ PREFERRED SAVINGS

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 without notice. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $100.00 to open this account.

Account Fees: Service charge of $2.00 will be imposed if balance falls below the average daily balance for the month of $100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. .

☐ CONSUMER MONEY MARKET SAVINGS ACCOUNT

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 without notice. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the State of Minnesota, Minnesota Judicial Branch Financial Dept.

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. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A low balance fee of $10.00 will imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below $500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. .

MISCELLANEOUS FEES AND CHARGES

Negotiable Instruments

Cashiers Checks: $1.00 per $100.00, minimum charge $2.00, maximum charge $6.00
Personal Money Order: $1.50
Certified Checks: $15.00

Wire Transfers

Domestic Outgoing Wire: $15.00
Domestic Incoming Wire: $15.00
Foreign Outgoing Wire: $50.00
Foreign Incoming Wire: $15.00

Miscellaneous Fees

Garnishment, Levy, or Execution: $25.00
Check Cashing Fee Non-Customer: Up to $300-$5.00
$300.01 to $400.00-$6.00
$400.01 to $500.00-$7.00
Over $500.00-1.5% of the check amount
Temporary Checks: .10 per check
Research Documentation : $4.00 per page
Notary Service Non-Customer: $5.00
Fax Charges: .50 per page
Collection Fees-Checks: $20.00
Special Statement Cutoff: $15.00
Account Research: $40.00 per hour
Account Balancing Assistance: $30.00 per hour
Photocopies: .15 per page
Backup Withholding Charge: $35.00
Account Activity Printout: $2.00

Safe Deposit Services

Small: $20.00 per year
Medium: $25.00 per year
Large: $30.00 per year
Extra Large: $35.00
Lost Key Charge: $20.00
Drill Lock Charge: $75.00

ATM/Debit Card

Instant Issue Cards: 25.00
Replacement Card: $5.00

Change Card PIN: $2.00

Account

Overdraft: $18.00 - Max Charge $72.00
Return Item: $18.00 - Max Charge $72.00
Stop Payment: $15.00

RATE CHART

Account Product Name	Interest Rate	Annual Percentage Yield
91 Day Certificate		
All Balances	2.75%	2.78%
182 Day Certificate		
All Balances	3.00%	3.02%
9 Month Certificate		
All Balances	3.85%	3.87%
12 Month Certificate		
All Balances	4.00%	4.02%
18 Month Certificate		
All Balances	4.25%	4.27%
24 Month Certificate		
All Balances	4.35%	4.36%
36 Month Certificate		
All Balances	4.45%	4.46%
48 Month Certificate		
All Balances	4.55%	4.55%
60 Month Certificate		
All Balances	4.65%	4.65%
Consumer $500 Minimum Interest Checking		
Daily Balances of:		
$500.00-5,000.00	0.01%	0.01%
$5,000.01-50,000.00	0.05%	0.05%
$50,000.01-100,000.00	0.05%	0.05%
$100,000.01 and up	0.10%	0.10%
Consumer Regular Savings Account		
All Balances	0.05%	0.05%
Minor/Bucs Savings Account		
All Balances	0.05%	0.05%
Investor Savings Account		
Daily Balances of:		
up to $9,999.99	0.05%	0.05%
$10,000.00-24,999.99	0.75%	0.75%
$25,000.00-49,999.99	0.85%	0.85%
$50,000.00-99,999.99	0.90%	0.90%
$100,000.00-249,999.99	1.00%	1.01%
$250,000.00 and up	1.50%	1.51%
Preferred Savings		
Daily Balances of:		
up to $49,999.99	1.30%	1.31%
$50,000.00 and up	3.50%	3.56%
Consumer Money Market Savings Account		
All Balances	0.10%	0.10%

Interest Rates and Annual Percentage Yields are current as of 11/12/2026.

For current rate information call (507) 526-3241.

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