

ASSOCIATED ACCESS CHECKING® PRODUCT DISCLOSURE



EFFECTIVE MAY 21, 2025

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Common Account Charges and Usage

Minimum Opening Deposit	\$25
Monthly Maintenance Fee	\$0
Minimum Balance Requirement	None
Interest	Does not earn interest.
Statements	No charge for paperless statements. \$4 paper statement fee per month per account. Customers who receive combined paper statements are also subject to the per account fee. New customers will have two statement cycles before the fee will be assessed. Existing customers converting to this product must enroll in paperless statements immediately to avoid the monthly paper statement fee.
Checks	Rates vary on personalized checks including sport affinity options
Account Inactivity	If an account with a positive balance is inactive with no transactions (withdrawals or deposits) after six months, it will become dormant.

Funds Availability - General Disclosure	Cash, electronic direct deposits and checks drawn on Associated Bank.	Available for withdrawal immediately.
	Check deposits drawn on other banks.	Available for withdrawal on the next business day. ^{1, 2}
	Deposits at Associated Bank ATMs.	Cash deposits are available for withdrawal immediately. Checks are available for withdrawal on the next business day. ¹
	Deposits at nonproprietary ATMs. (Cash and Check)	Available by the fifth business day after the day of deposit. ¹
	<p>1. Every day is a business day, except Saturdays, Sundays, federal holidays and observed federal holidays. Deposits made on a non-business day are considered deposited on the next business day. ATM deposits after 6:30 p.m. CT will not be considered received until the next business day.</p> <p>2. In some cases, we may delay making funds available for withdrawal beyond the first business day. Then, the funds will generally be available for withdrawal by the fifth business day after the day of deposit.</p> <p>• Refer to the Deposit Account Agreement Section 11 for additional funds availability information.</p>	

Protecting Your Accounts	Protect your accounts against theft and fraud by regularly monitoring your account activity through monthly statements and digital banking. If you suspect any unauthorized transactions to your account, notify us immediately. If you fail to notify us on a timely basis, you risk incurring a portion of or the entire loss.
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ATM and Debit Cards

ATM/Debit Cards	Selection of exclusive Associated Bank Platinum Debit Mastercard® designs featuring special team perks and discounts.	No charge	
	Deposits at Associated Bank ATMs	No charge	View images of your checks and a detailed list of all items deposited on your receipt.
	Domestic merchant point-of-sale transactions	No charge	

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ATM and Debit Cards (cont.)

ATM/Debit Cards (cont.)	ATM withdrawals		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass® surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit AssociatedBank.com/Maps to find convenient locations.
	Other out-of-network ATMs	\$3.50	Per withdrawal. This fee is charged by Associated Bank. The owner/operator of the ATM may also apply a surcharge fee. Both will appear on your statement.
	Balance inquiries		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs
	MoneyPass surcharge-free network ATMs	No charge	Access to over 30,000 MoneyPass surcharge-free ATMs nationwide. Visit AssociatedBank.com/Maps to find convenient locations.
	Other out-of-network ATMs	No charge	Per inquiry. No fee is charged by Associated Bank. The owner/operator of the ATM may apply a surcharge fee. This will appear on your statement.
	International transactions		
	International ATM/debit card fees	Varies	3% of transaction amount on ATM withdrawals and debit card purchases.

Digital and Telephone Banking

Digital Banking	Check balances, view account activity, enroll in and view paperless statements, transfer funds between accounts and more. Access via your PC or simply download the Associated Bank app for your mobile device.	No charge	Enrollment in paperless statements must be completed in digital banking. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.
	Bill pay		
	Standard bill pay	No charge	Schedule one-time or recurring payments through online bill pay with on-time payment guarantee. ¹
	Overnight bill pay check payments	\$15.95	Per transaction
	Same-day bill pay	\$9.95	Per transaction
	Transfers		
	Zelle® (person-to-person payment)	No charge	Easily send and receive money from people you know—even split a bill—through Associated Bank Digital Banking. ²
	External (account-to-account)	No charge	Outgoing
		No charge	Incoming

1. Our standard bill payment service, found within digital banking, is free, up to your available balance. Accelerated delivery services within the bill payment service have additional service charges. Please refer to the Terms and Conditions of the Bill Payment Service, the Consumer Deposit Account Fee Schedule, or the applicable Checking Product Disclosure for details.

2. U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Once payment is sent and recipient is enrolled, funds can arrive as quickly as minutes or may take up to three business days. Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

Digital Banking and Telephone Banking (cont.)

Telephone Banking	24-hour Telephone Banking automated service at 800-236-7160	No charge	
	Midwest-based Customer Care Center personal service at 800-236-8866	No charge	Our award-winning, Midwest-based call center can assist you with your account Monday-Saturday.
	Loan by Phone service at 866-LEND-ABC (536-3222)	No charge	
	Same-day loan payments by phone		
	24-hour automated service	No charge	
	With assistance from an agent	No charge	

Information about Overdrafts

- Once you have overdrawn your account, you must bring your account to a positive balance as soon as possible to avoid additional fees and potential account closure.
- We reserve the right to pay or not pay a transaction. We typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.
- Please refer to **What You Need to Know About Overdrafts and Overdraft Fees, Understanding Overdrafts and your Options to Manage Fees and Deposit Account Agreement (customers)** for more details.

Miscellaneous Fees

Additional Services, Safe Deposit Box and Wire Transfers	Cashier's checks (customers)	\$8	Each
	Money orders (customers)	\$5	Each
	Collection item (incoming and outgoing)	\$25	Plus charges from the paying bank
	Legal Processing fee (garnishments, levies, liens and citations)	\$100	Per Legal Processing request unless directed otherwise by requesting authority.
	Stop payment	\$35	Per item or range of items
	Account research and record searches	No charge	
	Account reconciliation	\$25	Per hour, one hour minimum
	Additional or special cut-off statement	No charge	
	Bond collection	\$30	Per issue
	Cashier's checks for non-customers (exchanging check drawn on Associated Bank)	\$12	Per check
	Check cashing for non-customers (Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement for details).	\$6	Per item
	Check images with statements	No charge	
	Check safekeeping	No charge	
	Coin counting (customers)	No charge	
	Coin counting (non-customers)	10%	Of coin total per occurrence
	Money orders (non-customers) (exchanging check drawn on Associated Bank)	\$10	Per check
	Safe Deposit Box		
	Rental fee	Varies	By size
	Safe deposit drilling fee	\$225	Each occurrence
	Safe deposit box key	\$25	Each
	Late fee	\$20	Assessed once, 30 days past due

Miscellaneous Fees (cont.)

Additional Services, Safe Deposit Box and Wire Transfers (cont.)	Wire transfers: Domestic and international in U.S. currency		
	Domestic incoming—customer	\$15	Each
	Domestic outgoing—customer	\$25	Each
	Occasional outgoing domestic wire (branch created)	\$28	Each
	International incoming	\$15	Each
	International outgoing—BEN SWIFT® ¹	\$45	Each
	International outgoing—OUR SWIFT® ²	\$60	Each
	International outgoing—FULL SWIFT® ³	\$85	Each
	Occasional outgoing international wire (branch created)—BEN SWIFT® ¹	\$50	Each
	Occasional outgoing international wire (branch created)—OUR SWIFT® ²	\$65	Each

1. BEN SWIFT Charges: The receiver of the wire transfer will have any correspondent bank or other downstream bank charges deducted from the proceeds of the wire transfer.

2. OUR SWIFT Charges: The receiver of the wire transfer will not have any correspondent bank charges deducted from the proceeds of the wire, but other downstream bank fees may be deducted.

3. FULLPAY SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.

Wire Transfers	Occasional outgoing international wire (branch created)—FULL SWIFT® ¹	\$90	Each
	Other wire transfer services		
	Repetitive wire setup	\$5	
	Repetitive outgoing	\$20	Each
	Investigations/research	No charge	
	Wire transfer notifications		
	Email	\$3	Each
	Mail	\$10	Each
	Phone	\$10	Each

1. FULLPAY SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.

Miscellaneous (cont.)

International Banking	Foreign currency		
	Customers		The exchange rate quoted may include a conversion premium.
	Special order fee	\$15	Per order
	Delivery to Associated Bank location:		
	Standard (two day)	\$8	Per order
	Overnight	\$10	Per order
	Priority	\$15	Per order
	International Check Deposits		
	Check	\$3	Per item
	Return handling fee	\$26	Per item
	Check collections (USD denominated check drawn on bank outside the U.S. and/or over \$10,000 U.S. equivalent)		
	Check (minimum \$300)	\$40	Per check, plus other bank charges as incurred
	International drafts	\$20	Per draft
	Stop payments	\$35	Per item or range of items
	Wire transfers		
	International wires may incur other non-Associated Bank charges.		
	Investigation wire	No charge	

We're here to help.

If you have questions about your Associated Access Checking account or any other Associated Bank product or service, please visit your nearest location or call our Midwest-based Customer Care team at **800-236-8866, Monday-Saturday.**