

ASSOCIATED CHOICE CHECKING® PRODUCT DISCLOSURE



EFFECTIVE MAY 21, 2025

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Common Account Charges and Usage

Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$25
Minimum Balance Requirement	\$10,000 in combined relationship deposit accounts
How to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none"> • Hold \$10,000 in combined deposit accounts with the same statement cycle date.¹ • The presence of an HSA account. • The presence of an investment account including annuities, mutual funds and brokerage accounts for customers of Associated Investment Services (AIS).* <p>For new Associated Choice Checking accounts, the maintenance fee will be waived for the first two statement cycles after you've opened your account.</p> <p>Existing customers with an Associated Bank checking account converting to Choice Checking will not receive the waived maintenance fee.</p>
Interest	Earns tiered interest rates. Refer to Deposit Account Rate Sheet for interest tiering and rate information. Interest on account is paid on the daily collected balance.
Statements	Choice of paperless or mailed statements at no charge.
Checks	Complimentary exclusive designs, other designs available with \$10 discount on order.
Up to four (4) deposit accounts, including your checking account, with no monthly maintenance fees	Ask your banker to link your additional deposit accounts to your Associated Choice Checking account. If you close your Associated Choice Checking account, applicable minimum balance requirements and maintenance fees will apply on the linked accounts.
Account Inactivity	If an account with a positive balance is inactive with no transactions (withdrawals or deposits) after 12 months, it will become dormant.
Platinum Choice Benefits and Qualifications	See page 4 for additional information on the benefits and qualifications to unlock Platinum Choice benefits.

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. ^{2,3}
	Deposits at Associated Bank ATMs	Cash deposits are available for withdrawal immediately. Checks are available for withdrawal on the next business day. ²
	Deposits at nonproprietary ATMs (Cash and Check)	Available by the fifth business day after the day of deposit. ²
	<p>2. 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>3. 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> <ul style="list-style-type: none"> • Refer to the Deposit Account Agreement Section 11 for additional funds availability information. 	
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.	

1. Combined balances for qualification for maintenance fee waivers are determined by: • Calculating the sum of the average daily balance of all deposit accounts (checking, savings, money market, CD/IRAs) with the same statement cycle. Deposit accounts with different statement cycles may not be fully considered in determining qualifications for fee waivers. • The presence of an HSA account or the presence of an investment account(s) including annuities, mutual funds and brokerage accounts for customers of Associated Investment Services (AIS). To ensure all balances are included in the average daily balance calculation, request combined statements. Exclusions may apply, please ask a banker for details.

*Investment, Securities and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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SECURITIES AND ADVISORY SERVICES ARE OFFERED BY ASSOCIATED INVESTMENT SERVICES, INC. (AIS), member FINRA and SIPC. INSURANCE PRODUCTS are offered by licensed agents of AIS. Insurance products are the obligations of the issuing insurance companies. AIS is an affiliate of Associated Banc-Corp (AB-C). AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your advisors regarding your individual situation. Associated Bank and Associated Bank Private Wealth are marketing names AB-C uses for products and services offered by its affiliates.

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ATM and Debit Cards

ATM/Debit Cards	Selection of exclusive Associated Bank World Debit Mastercard® designs, featuring special team perks and discounts.	No charge	
	World Debit Mastercard®	No charge	Certain terms, conditions and exclusions apply. See Mastercard® Guide To Benefits or visit Mastercard.us/WorldDebit for details.
	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	
	ATM Withdrawals		
	Associated Bank ATMs	No charge	Access to hundreds of Associated Bank ATMs.
	MoneyPass® surcharge-free network ATMs	No charge	Access to more than 30,000 MoneyPass surcharge-free ATMs nationwide. Visit AssociatedBank.com/Maps to find convenient locations.
	Other out-of-network ATMs	No charge	Associated Bank will not charge a fee when using an out-of-network ATM.
	Out-of-network ATM owner fee refunds	2 at no charge	Per statement cycle, up to \$20. Fees exceeding these maximums will be assessed and 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 more than 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, establish recurring automatic transfers, 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. On-time payment guarantee applies to payments made four days in advance. See Digital Banking Service Terms and Conditions 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.

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.

Platinum Choice Qualifications

Qualifications	To receive Platinum Choice benefits, you must have a Choice Checking account and meet the Relationship Balance Qualifications.
Relationship Balance Qualifications	During the first 90 calendar days after opening your Associated Choice Checking account or converting an existing account to Choice Checking, have at least a 1-day Relationship Balance of \$50,000 or greater in your Eligible Accounts OR After your Associated Choice Checking account has been open for 90 calendar days, maintain a Monthly Average Relationship Balance of \$50,000 or greater in your Eligible Accounts.
1-Day Relationship Balance	Calculated by taking the daily balance on each Eligible Account and adding it together.
Monthly Average Relationship Balance	Calculated each calendar month by taking the sum of the daily balance of each Eligible Account divided by the number of days in the month (or number of days account was open during the month).
How to Maintain Your Benefits	If your Monthly Average Relationship Balance falls below \$50,000, you will have 12 calendar months to bring your Monthly Average Relationship Balance back to \$50,000 or greater. If you do not bring the Monthly Average Relationship Balance back to \$50,000 or greater within 12 months, your benefits will discontinue. If you close your Associated Choice Checking account, you will no longer qualify for these enhanced benefits.
Eligible Accounts	Accounts on which are a primary or joint owner, are open and in good standing, including: <ul style="list-style-type: none"> • Associated Bank Checking, Savings, CD and IRA accounts • Associated Bank HSA accounts • Select accounts with Associated Investment Services* including: Advisory, Brokerage, Annuities, Mutual Funds and 529 Plans. • Revocable Trust which you are listed as the Trustee or Co-Trustee • UTMA accounts that your role is Custodian
Ineligible Accounts	<ul style="list-style-type: none"> • Business or Commercial accounts • Accounts on which you are not primary or joint owner. For example, accounts on which you are: <ul style="list-style-type: none"> • Power of Attorney • Representative Payee • Beneficiary • Conservator

Platinum Choice Benefits¹

Platinum Choice rates on Choice Checking, Associated Savings, Associated Relationship Savings and Select Money Market accounts	You must meet and maintain enhanced Associated Choice Checking qualifications to obtain enhanced rates on select savings and money market accounts. For current rates, refer to an Associated Bank Deposit Account Rates Sheet or ask a banker for more information.
Increased Overdraft Grace Zone	Up to \$100. An overdraft fee will not be charged if your account is overdrawn for \$100 or less.
Unlimited out-of-network ATM owner fee refunds	No charge. Unlimited refunds per statement cycle of ATM owner surcharge fees.

1. Balances are calculated at the end of the calendar month, if qualifications are met benefits will start within 45 calendar days.

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Miscellaneous Fees

Additional Services, Safe Deposit Box and Wire Transfers	Cashier's checks	No charge	For Associated Choice Checking customers only
	Money orders	No charge	For Associated Choice Checking customers only
	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-customer (exchanging check drawn on Associated Bank)	\$12	Per check
	Check cashing for non-customer (cashing checks for non-customers is at bank's discretion; see Deposit Account Agreement for details)	\$6	Per item
	Check images with statements	No charge	
	Check safekeeping	No charge	
	Coin counting—customer	No charge	
	Coin counting—non-customer	10%	Of coin total per occurrence
	Money orders—non-customer (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
	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
	Occasional outgoing international wire (branch created)—FULL SWIFT ^{*3}	\$90	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. FULL 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 Fees (cont.)

Additional Services, Safe Deposit Box and Wire Transfers (cont.)	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
	International Banking		
	Foreign Currency		
	Customer		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 incoming in foreign currency		The exchange rate quoted may include a conversion premium.
	International outgoing in foreign currency		The exchange rate quoted may include a conversion premium.
	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 Choice 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.**