




## What You Need to Know About Your Go GREEN NOW Checking Account

### ***What are the requirements to earn the high interest on your checking?***

It's easy to earn high interest on your Go GREEN NOW Checking account! Just perform these simple steps each month:

-  eStatement Enrollment (REQUIRED)
-  One Direct Deposit per cycle (monthly)
-  Simply have 15 or more purchases posted within the monthly statement cycle\*

*\*All 15 debit card transactions need to post to your account during the monthly statement cycle in order to receive your high interest reward. When you use your card as a signature based transaction a presentment is placed on your account for the amount of the purchase. It can take up to three business days before the transaction clears your account and the purchase is posted.*

### ***What are eStatements?***

eStatements are your account statements in a format that is available through Online Banking. eStatements contain exactly the same information as a paper statement, however, instead of receiving your account statement in the mail you will receive an email notification that the statement is available via your Online Banking account. eStatements can be saved to your computer and are available for 16 months via Online Banking.

### ***Do eStatements contain the same information as my paper statements?***

Yes. The information contained on your eStatement is exactly the same as the information contained on your paper statement.

### ***What are the benefits of eStatements?***

eStatements are generally available within 24 hours from the time of processing. In addition, electronic notifications for eStatement availability tend to be safer than postal mail.

### ***How do I sign up for eStatements?***

You must be enrolled in Online Banking to receive eStatements. If you are not enrolled in Online Banking, please contact Badger Bank at (920) 563-2478 to request enrollment. When logging into your online banking account for the first time, you will be prompted to opt into eStatements for all your account options. Please select the accounts you would like enrolled. If you currently have online banking, but are not yet enrolled in eStatements, you will be prompted upon each login to enroll or you can select "Profile" from the top toolbar via Online Banking to opt in to eStatements.

### ***Do I need any particular software to view eStatements?***

You will need internet access and a valid e-mail account to receive electronic communications. Adobe Acrobat Reader® is also required for viewing your statements. If you need access to Adobe Acrobat Reader®, a free downloadable version is available at [www.adobe.com](http://www.adobe.com).\*

*\*By visiting [www.adobe.com](http://www.adobe.com) you are leaving Badger Bank's website. Badger Bank is not responsible for and has no control over the subject matter, content, information or graphics when viewing links attached to this website.*

### ***What is Direct Deposit?***

Direct Deposit is a function that automatically places your paycheck, pension, Social Security, or other regular monthly income into your checking account instead of receiving a paper check. Direct Deposit is easy, convenient, and secure.

***When will I begin receiving my higher interest rate reward?***

Your rate reward will begin to calculate on the first of the month following account opening. All Go GREEN NOW Checking account statement cycles begin on the first business day of the month. The last day of the cycle will be on the last day of the month.

***Can the interest rate change on my Go GREEN NOW Checking Account?***

Yes. This is a variable rate account and the rate may change at any time without notice?

***Are there any monthly maintenance fees?***

\$5.00 per month will be assessed if account holder fails to complete eStatement enrollment.

***Will Go GREEN NOW Checking Account customers receive a 1099 reflecting interest earned over the year?***

Yes, if the interest exceeds \$10.00.

***If my account balance goes negative, will I still be able to qualify for the high interest rate reward?***

Yes, if the reward requirements are met.

***If I fail to meet the Go GREEN NOW interest rate requirements during this statement cycle, can I still have a chance to qualify during the next statement cycle?***

Yes, each month is viewed as a new requirement period.

***If I miss my interest rate reward by only one Debit Card transaction, can I call in and get my interest anyway?***

No, the high interest rate reward is only given to customers who meet the specified requirements.

***Are my printed checks free?***

No.

***May I "carry forward" debit card transactions in excess of the 15 required transactions?***

No. Requirements must be met during each statement cycle.

***What if I need a printed copy of my Go GREEN NOW Checking Account Statement?***

eStatements are accessible via online banking and available for print through a home computer. If you do not have access to a printer, a statement may be printed at any Badger Bank location for a fee.

***Can the Go GREEN NOW Checking Account be used as a business account?***













No. This account is for personal use only.

***If I use my Badger Bank debit card at an ATM, will that transaction count toward my 15 required debit card transactions?***

No.

# Go GREEN NOW

## Product Summary

Qualifications	<ul style="list-style-type: none"><li> eStatement Enrollment (Required)</li><li> One Direct Deposit per cycle.</li><li> 15 debit card transactions per statement cycle</li></ul>
Interest Earned	<ul style="list-style-type: none"><li> High Yield Interest rate (2.02% Annual Percentage Yield [APY]*) to be earned on balances between \$0-\$15,000</li><li> Standard Interest rate (0.02% Annual Percentage Yield [APY]*) earned on balance over \$15,000</li><li> <i>If qualifications are not met in statement cycle Standard Interest Rate applies (0.02% Annual Percentage Yield [APY]*).</i></li></ul>
Product Features	<ul style="list-style-type: none"><li> eStatements (Required)</li><li> 24/7 Online Banking</li><li> Badger ePay**</li><li> Badger Messenger Alerts</li><li> Debit/ATM Card with qualified application</li><li> Unlimited Check Writing</li></ul>

*\*Interest rate subject to change at any time. Interest will be credited to your account monthly. Annual Percentage Yield (APY)\* is determined based on the current rate and minimum account requirements being met.*

*\*\*Badger ePay services may require a monthly service charge due to inactivity.*