IMPORTANT ACCOUNT INFORMATION

Consumer Savings and Money Market Accounts

Effective November 19, 2025

			Any ONE qualifier below may be used to avoid monthly maintenance fee.	
	Minimum opening deposit	**Monthly maintenance fee**	**Minimum daily balance OR**	**Other qualifiers**
Associated Savings OR Associated Zero Interest Savings	$10	$5	$300	• Minor Savings[1] (customers under age 18) • Deposit $25 or more per month in recurring automatic deposits (ACH, Digital Banking transfers from another account or Direct Deposit)
Associated Relationship Savings	$10,000	$20	$10,000	N/A
Associated Select Money Market	$1,000	$16	$1,000	N/A

Associated Bank offers a choice of money market and savings accounts designed to help you reach your goals. Each account offers a number of special benefits including:

- Associated Relationship Savings and Associated Select Money Market accounts are eligible for enhanced benefits when the Choice Checking benefit tier qualifications are met and maintained for Platinum Choice, Emerald Choice and Emerald Private Choice. See the Associated Choice Checking Product Disclosure for details.
- Overdraft protection transfers to your checking account from your savings or money market account.[2]
- No charge for digital banking.[3]
- Monthly maintenance fee waived for first two statement cycles after account opening.
- Midwest-based Customer Care Center at 800-236-8866, Monday–Saturday.

Interest rates on savings and money market accounts are variable and may change at the bank's discretion.

Funds Availability		
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.[4,5]
	Deposits at Associated Bank ATMs.	Cash deposits are available for withdrawal immediately. Checks are available for withdrawal on the next business day.[4]
	Deposits at nonproprietary ATMs. (Cash and Check)	Available by the fifth business day after the day of deposit.[4]
	4. 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. 5. 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. Refer to the Deposit Account Agreement 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.	

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1. Minor Savings: Once minor reaches age 18, account will need to meet Associated Savings product requirements to avoid a monthly maintenance fee.

2. Overdraft Protection Transfer service links your checking account with your other accounts at Associated Bank, including another checking account, savings account, money market account, Consumer Credit Card, Checking Reserve Line of Credit or Premier Line of Credit. There is no fee for this service, for more details on transaction limits and terms and conditions of these products, please refer to the Consumer Deposit Account Fee Schedule, applicable Checking Product Disclosure, What You Need to Know About Overdrafts and Overdraft Fees, Understanding Overdrafts and Your Options to Manage Fees or the Deposit Account Agreement.

3. 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.

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