

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) Prearranged Transfers.

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

(b) Telephone Transfers. You may access your account(s) by telephone at 877-658-3322 using a touch tone phone, your account numbers, and your access code and PIN _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get CD account(s) information
- Get loan account(s) information

(c) ATM Transfers. You may access your account(s) by ATM using your VISA Debit Card _____ and personal identification number to:

- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than 300.00 per day
- Get cash withdrawals from savings accounts you may withdraw no more than 300.00 per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- Transfer funds from checking to checking and from savings
- Make payments from checking account to _____

- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- _____
- _____

(d) Point-Of-Sale Transactions.

Using your card:

- You may access your checking account _____ account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- You may not exceed more than \$ 1,000.00 in transactions per day.
- _____
- _____

(e) Computer Transfers. You may access your account(s) by computer by www.gpbankok.com _____

_____ and using your Login ID and password _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get CD account(s) information
- Get loan account(s) information

(f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by the GPB Mobile App and using your Login ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Get CD account(s) _____ information
- Get loan account(s) _____ information
- _____
- _____
- _____
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) **Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via

some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:
 - Not exceed more than _____ payments by electronic check per _____.
 - Make payments by electronic check from _____ . Payments are limited to .00 per _____.
- Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
 - Make no more than _____ payments per _____ for electronic payment of charges for checks returned for insufficient funds.
 - Make electronic payment of charges for checks returned for insufficient funds from _____ . Payments are limited to .00 per _____.
 - _____
 - _____
 - _____

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a _____ account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to _____ per _____ . If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- _____
- _____
- _____
- _____
- _____
- _____
- _____

FEES

- We charge .00 each _____
_____ to our customers whose accounts
are set up to use _____.
- We charge .00 each _____
_____ but only if the _____
_____ balance in the _____
.00 _____ during the
_____.
- _____
- _____

Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)

- automated teller machine
- point-of-sale terminal.

You may not get a receipt if the amount of the transfer is \$15 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) In addition,

You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.

If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

PREAUTHORIZED PAYMENTS

(a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We charge 25.00 _____ for each stop payment.

(b) Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

(a) Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Visa® Debit Card. Additional Limits on Liability for Unauthorized transfers .

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Mastercard® Debit Card. Additional Limits on Liability for _____ .

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

What You Need to Know about Great Plains National Bank's Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We have four ways to cover your overdraft:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as auto-transfers from one of your accounts with us to another account with us, which may be less expensive than our standard overdraft practices.
- Through our overdraft privilege program (available upon approved application).
- A Line of Credit.

To learn more about any of these services, please contact us.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

For approved customers, we do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments, including recurring payments using your Visa® Check Card and/or ATM card

We pay overdrafts at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction.

We do not authorize and pay overdrafts for the following types of transactions unless you instruct us to:

- ATM transactions
- One-time debit card transactions

If we do not authorize and pay an overdraft, your ATM/one time debit card transaction may be declined. Your check, automatic bill payment and/or other transactions may be returned. We typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

➤ **What fees will I be charged if Great Plains National Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an insufficient item fee of **\$30 per debit transaction** that is paid into overdraft. For consumers, the maximum number of insufficient item fees charged per day is six.
- In addition to the insufficient fee, we will charge **\$4 per calendar day** your account is overdrawn. This is our continuous overdraft fee.
- There is no limit on the total fees we can charge you for overdrawing your account.
- All overdrafts must be paid within 30 days.

➤ **What if I want Great Plains National Bank to authorize and pay overdrafts on my ATM/one time debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call your local branch or complete the form below and bring it in or mail it to your local branch.

ATM and Debit Card Overdraft Opt In Notice

_____ I do not want Great Plains National Bank to authorize and pay overdrafts on my ATM /one time debit card transactions.

_____ I want Great Plains National Bank to authorize and pay overdrafts on my ATM/one time debit card transactions for the following accounts.

Printed Name: _____ **Account Number(s):** _____

Signature: _____ **Date:** _____

NOTICE OF BASIC SAFETY PRECAUTIONS FOR ATM CARD AND NIGHT DEPOSIT FACILITY USERS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM), night deposit facility or using your ATM card to make purchases on the Internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your ATM card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you - and never provide the merchant with the PIN to your ATM card.
6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.
7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.
13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Great Plains National Bank
PO Box 1529
Elk City, Ok 73648 or call us at 888-449-2265

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- ◆ A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- ◆ An estimate of the amount of your loss;
- ◆ An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- ◆ A copy of the substitute check or the following information to help us identify the substitute check: _____

BUSINESS CHECK CARD ELECTRONIC FUNDS TRANSFER AGREEMENT

The following is the Agreement between the Owner of the Account and Great Plains National Bank ("Bank"), covering Business Check Card(s) ("Card(s)"). In this Agreement, the words "you" and "your" mean each person who signed the application form, or otherwise requested, the Card(s), and each person to whom a Card(s) is issued at your request. The words "we" and "us" mean the Financial Institution. **1. TYPES OF ELECTRONIC FUND TRANSFERS AVAILABLE** - For those Deposit Accounts associated with your Card(s) you may use your Card(s) at Terminals to: (1) Withdraw cash from your Deposit Accounts; (2) Transfer funds between your Deposit Accounts; (3) Pay for purchases from merchants who have agreed to accept the Card(s) for that purpose; and (4) Inquire as to the amount of your "available balance" (as defined below). Some of these services may not be available at all Terminals. "Terminal(s)" refers to those Automated Teller Machines (ATMs) and other electronic terminals in which you may use your Card(s). You agree that the Card(s) will only be used for business purposes. You may not use the Card(s) to make deposits. You may use your Card(s) in the Terminal to withdraw cash from your Deposit Accounts, up to the amount of your "available balance," not exceeding \$500.00 per day, per Card. The "available balance" is your current ledger balance, minus holds placed on your account by us, minus withdrawals and transfers from your Deposit Accounts made at an ATM between the hours of 2:00 p.m. to 2:00 p.m. the following business day. You may use your Business Check Card(s) to pay for goods and services at retail locations displaying the VISA symbol. We will charge against your account all purchases and all withdrawals made with your Check Card(s). The use of your Business Check Card(s) to purchase goods and services will constitute a simultaneous withdrawal from and/or demand upon your primary business checking account. You cannot place a stop payment on any transaction made with your Business Check Card. In addition to the limits on cash withdrawals at ATMs/Terminals, you may use your Business Check Card to purchase up to \$2,500.00 in goods and services each day, as long as your available balance or overdraft protection is sufficient to cover the aggregate of all purchases. **2. LIMITATIONS ON TRANSFERS** - Federal regulations require limitations on the frequency of pre-authorized and "telephone transfers" from savings accounts and money market deposit accounts. "Telephone Transfers" as used in this paragraph refers to transfers initiated by telephoning the Financial Institution and instructing Financial Institution personnel to transfer funds from your savings or money market deposit accounts. **3. NON-VISA DEBIT TRANSACTIONS ON VISA BRANDED CARDS** - In the past most transactions have been processed as VISA Check Card transactions unless you entered a PIN. If you do not enter a PIN, transactions may be processed as either a VISA Check Card transaction or as a transaction on PULSE network. Merchants must provide you with a clear way of choosing to make a VISA Check Card transaction if they support this option. Please be advised that should you choose to use the PULSE network when making a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the VISA network. Certain protections and rights applicable only to VISA Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the PULSE Network. Please refer to your VISA terms and conditions. **4. FEES AND CHARGES** - Fees assessed to your account may include: Card Fee - \$3.00; ATM Transaction Fee - \$1.00 each (other than GPB-owned ATMs); PIN # Replacement - \$5.00; Card Replacement Fee - \$10.00; Debit Card International Service Assessment Fee-2% of the transaction amount; Card Transaction Fee for Non-Customers at GPB-owned ATM machines-\$2.50 per transaction. The Bank reserves the right to make future changes in account and/or Card(s) service charges, subject to our giving you notice as required by law. If you use an ATM that is not operated by the Bank, you may be charged a fee by the operator of the machine and/or by an automated transfer network. **5. FOREIGN EXCHANGE** - If you use your card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 2%. **6. PROCEDURES FOR REPORTING LOST OR STOLEN CARD(S)** - If you believe your Card(s) has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us. The address and phone numbers are found at the end of this Agreement. You agree to tell us AT ONCE if your Card(s) has been lost or stolen. **7. LIABILITY FOR FAILURE TO MAKE TRANSFERS** - Except as otherwise provided by any applicable statute, if we do not complete a transfer to or from your account on time or in the correct amount, we will not be liable for your losses or damages. **8. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES** - We will disclose information to third parties about your account or the transfers you make (1) Where it is necessary for completing transfers; or (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (3) In order to comply with government agency or court orders; or (4) If you give us your written permission. **9. CANCELLATION** - We are not, under any circumstances, obligated to reissue a lost or stolen Card(s). We may, without prior notice, cancel or invalidate your Card(s) at any time, and may, at our option, cancel this Agreement. If we cancel your Card(s), you remain liable for whatever you owe us as a result of the use of your Card(s). You may cancel your Card(s) by cutting it in half and returning the pieces to us at the address set forth in this Agreement. **10. AGREEMENT** - By signing, using or allowing someone else to use your Card(s) or use an electronic fund transfer service, you agree to the terms and conditions contained in this Agreement. **11. CLOSING YOUR ACCOUNTS** - If you close all of your Deposit Accounts with us which are accessible by the Card(s), you agree to return the Card(s) to us at the address set forth at the end of this Agreement. **12. LIABILITY FOR UNAUTHORIZED USE** - VISA's Zero Liability Policy has been devised to provide you with protection against unauthorized VISA Business check card transactions processed through the VISA network, including Internet and telephone purchases. If you suspect that your VISA Business check card or card number has been lost or stolen, you may not be responsible for any unauthorized purchases if you report the theft promptly. Upon notification from you of unauthorized VISA transactions, we will limit your liability for those transactions to zero. We may require such notification to be received within 60 calendar days of the mailing date of the first statement showing any unauthorized VISA transactions. In evaluating your claim, we will consider whether gross negligence on your part has contributed to the transactions in question. We may increase this limit if, based on substantial evidence, it is reasonably determined that you were grossly negligent or fraudulent in the handling of the card or account. We will provide you with provisional credit for unauthorized VISA transactions within five business days from receipt of notification. Additionally, we may require written confirmation of the unauthorized VISA transactions before providing provisional credit. We define an "unauthorized transaction" to exclude either or both of the following: 1. Any transaction by a business co-owner, a cardholder or person authorized by a cardholder, or other person with an interest

in or authority to transact business on the account; 2. Any transaction by a cardholder that exceeds the authority given by the VISA Business check card agreement. If you withdraw, inadvertently or otherwise, cash from your Deposit Account in excess of such account, you become liable to us in the amount of the excess. The Card(s) is intended for business use only. Your use or use by anyone with authority implied or apparent, or for your benefit constitutes an authorized use. When you receive your Card(s), sign your name in ink on the signature panel. The use of your PIN together with your Card(s) and signature is intended to prevent your Card(s) from being improperly used and constitutes a security procedure. The use of the Card(s) at a point-of-sale terminal constitutes a security procedure. In order to protect this security, do not write your PIN on your Card(s) or keep your PIN close to your Card(s). You should not tell your PIN to anyone. **13. APPLICABLE LAW** - The validity, construction and enforcement of this Agreement, and all matters arising out of the issuance and use of the Card(s) and electronic fund transfers, shall be governed by the laws of the State of Oklahoma to the extent not preempted by federal law. The protections granted to consumers by Regulation E/Electronic Funds Transfer Act do not apply to this Business Agreement. We may amend this Agreement at any time. Notice of such changes will be given to you as required by law. To the extent any use of your Card(s) constitutes a "Funds Transfer" under Article 4A of the Uniform Commercial Code, and/or this Agreement conflicts with our Deposit Agreement with you, this Agreement controls. Except as provided in the preceding sentence, our Deposit Agreement shall apply, including the provisions on Funds Transfer. **14. FRAUDWATCH PLUS** - FraudWatch® Plus gives our VISA Check (debit) cardholders extra fraud protection. This program is aimed at keeping you, our customer, safe from becoming a victim of identity theft. Fraudwatch® Plus offers special round-the clock transaction monitoring, which adds protection against perpetrators of debit card fraud. This is a sophisticated system that learns your spending habits, and when a transaction is not consistent with your usual patterns, an experienced fraud analyst from Fraud Prevention Services will contact you immediately if they detect potential fraud on your card to verify the transaction was performed by you, and that your card is safely your possession. In order for the FraudWatch® Plus program to be effective, it is important that you notify the staff at the Bank where you normally do business upon any change of address, contact information and/or if you are planning on traveling, e.g., vacationing or away on business. Fraud is a serious business and can hit anytime. That is why the Bank is always on guard to detect and prevent fraud from happening to you. So if you ever get a call from "Fraud Prevention Services", know that our watchdogs are doing their job and preventing potential fraudulent use of your card. We are proud to offer this service free to all our VISA Check (debit) cardholders. It's just our way of providing a peace of mind to you, our customer, and help in keeping your hard earned money safe. As a reminder, you should never give your PIN number to anyone over the phone or internet. Legitimate associates of the FraudWatch® Plus program already have access to your card number and will never ask you for your PIN number. **YOU MAY NOT USE THE BUSINESS CHECK CARD FOR DEPOSIT TRANSACTIONS. Contact information and addresses for LOST OR STOLEN cards, errors or questions, cancellation of card or account during normal business hours:**

- **BURNS FLAT:** 226 Highway 44 * P.O. Box 149 * Burns Flat, OK. 73624 * Ph. 580-562-3356
- **CORDELL:** 201 N. Glenn English * P.O. Box 267 * Cordell, OK. 73632 * Ph. 580-832-3400
- **EL RENO:** 710 S. Country Club * El Reno, OK 7306 * Ph. 405-493-6100
- **ELK CITY 3rd ST:** 2017 W. Third * P.O. Box 488 * Elk City, OK. 73648 * Ph. 580-225-2265
- **ELK CITY S. MAIN:** 1300 S. Main * P.O. Box 2399 * Elk City, OK. 73648 * Ph. 580-225-2211
- **ELK CITY WAL MART:** 20221 E. 1110 Rd. * P.O. 1349 * Elk City, OK 73648 * Ph. 580-225-2028
- **GRANITE:** 400 N. Main * P.O. Box 278 * Granite, OK. 73547 * Ph. 580-535-2142
- **HOBART:** 429 S. Broadway * P.O. Box 472 * Hobart, OK. 73651 * Ph. 580-726-2212
- **HOLLIS:** 120 W. Jones * P.O. Box 473 * Hollis, OK. 73550 * Ph. 580-688-3323
- **MANGUM:** 101 S. Oklahoma * P.O. Box 400 * Mangum, OK. 73554 * Ph. 580-782-5555
- **MIDTOWN:** 601 N.W. 13th Street * Oklahoma City, OK 73103 * Ph. 405-720-4772
- **MOORE:** 1101 S.W. 30th Ct. Ste. A * Moore, Ok 73160 * Ph. 405-720-4720
- **PIEDMONT:** 12001 N.W. Expressway, * P.O. Box 299 * Piedmont, OK 73078 * Ph. 405-720-4700
- **SAYRE:** 128 E. Main * P.O. Box 310 * Sayre, OK. 73662 * Ph. 580-928-3311
- **TALOGA:** 100 S. Broadway * P.O. Box 98 * Taloga, OK 73667 * Ph. 580-328-5531
- **TUTTLE:** 5002 E. Hwy 37 * P.O. Box 1020 * Tuttle, Ok 73089 * Ph. 405-381-9744
- **WOODWARD:** 2220 Oklahoma Ave. * P.O. Box 829 * Woodward, OK 73801 * Ph. 580-254-2265
- **ENID-BROADWAY:** 401 W. Broadway Ave. * P.O. Box 1028 * Enid, OK 73701 * Ph. 580-234-5313
- **ENID-OAKWOOD:** 550 S. Oakwood * Enid, OK 73703 * Ph. 580-233-6075
- **STILLWATER:** 232 S. Main * P.O. Box 309 * Stillwater, OK 74074 * Ph. 405-377-0300
- **FRISCO:** 7000 Preston Rd * Frisco, TX 75034 * Ph. 214-387-7717

AFTER HOURS PLEASE CALL: 800-791-2525

FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT GREAT PLAINS NATIONAL BANK: Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. We have different deposit cut off hours for different locations. Our hours are as follows:

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| • Burns Flat: Monday through Thursday 4:30pm, Friday 5:00pm | • Elk City 3rd Street: Monday through Friday 6:00pm |
| • Cordell: Monday through Thursday 4:00pm, Friday 5:00pm | • Elk City South Main: Monday through Friday 6:00pm |
| • El Reno: Monday through Friday 4pm | • Elk City Wal Mart: Monday through Friday 6:00pm |

- **Granite:** Monday through Friday 4:00pm
- **Hobart:** Monday through Friday 5:00pm
- **Hollis:** Monday through Thursday 4:00pm, Friday 6:00pm
- **Mangum:** Monday through Thursday 4:00pm, Friday 6:00pm
- **Midtown:** Monday through Friday 5:00pm
- **Moore:** Monday through Friday 3:00pm
- **Piedmont:** Monday through Friday 6:00pm
- **Sayre:** Monday through Friday 5:00pm
- **Taloga:** Monday through Friday 4:00pm
- **Tuttle:** Monday through Friday 6:00pm
- **Woodward:** Monday through Friday 6:00pm
- **Enid-Broadway:** Monday through Friday 6:00pm
- **Enid-Oakwood:** Monday through Friday 6:00pm
- **Stillwater:** Monday through Friday 6:00pm
- **Frisco (TX):** Monday through Friday 5:30pm

If you make a deposit before our cut off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut off hour or on a day that we are not open, we will consider that the deposit was made on the next business day we are open. **LONGER DELAYS MAY APPLY** - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. However, a minimum of the first \$200.00 of your deposits may be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: We believe a check you deposit will not be paid; You deposit checks totaling more than \$5,000.00 on any one day; You redeposit a check that has been returned unpaid; You have overdrawn your account repeatedly in the last six months; There is an emergency, such as failure of communications or computer equipment. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit. **HOLDS ON OTHER FUNDS** - If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cash would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited. **SPECIAL RULES FOR NEW ACCOUNTS** - If you are a new customer, the following special rules will apply during the first 30 days your account is open: Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the 9th business day after the day of your deposit. Funds from deposits of checks drawn on Great Plains National Bank will be available on the first business day after the day of your deposit. **DEPOSITS AT AUTOMATED TELLER MACHINES** Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth (5th) business day after the day of your deposit. All ATMs that we own or operate are identified as our machines.

TERMS AND CONDITIONS OF YOUR ACCOUNT

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(1) Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. **(2) Agreement.** This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws, the laws of the state of Oklahoma and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to: summarize some laws that apply to common transactions; establish rules to cover transactions or events which the law does not regulate; establish rules for certain transactions or events which the law regulates but permits variation by agreement; and give you disclosures of some of our policies to which you may be entitled or in which you may be interested. If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law. As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. **(3) Liability.** You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you. **(4) Deposits.** We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party endorsers to verify or guarantee their indorsements, or indorse in our presence. **(5) Withdrawals.** **Generally.** Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us. **Postdated Checks.** A postdated check is one which bears a date later than the date on which the

check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item. **Checks and Withdrawal Rules.** If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds. **A Temporary Debit Authorization Hold Affects Your Account Balance.** On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase. Here is an example of how this can occur - assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is \$35 per overdraft, but we do not charge the overdraft fee if the transaction overdraws the account by less than \$10. You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions ($\$120 - \$80 = \$40$) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase ($\$120 - \$50 = \$70$). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee of \$35 according to our overdraft fee policy. You will be charged this \$35 fee according to our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase. **Overdrafts.** You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. **Multiple Signatures, Electronic Check Conversion, and Similar Transactions.** An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures. **Notice of Withdrawal.** We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal. **(6) Ownership of Account and Beneficiary Designation.** These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. **Individual Account.** This is an account in the name of one person. **Joint Account - With Survivorship (And Not As Tenants in Common).** This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. **Joint Account - No Survivorship (As Tenants in Common).** This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the

percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-on-Death Account. If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If, at the death of the owner(s) of this account, the beneficiary is not living, the beneficiary's estate acquires ownership of the account. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

(7) Business, Organization, and Association Accounts. Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

(8) Stop Payments. Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules. We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop payment order is effective for six months if it is given to us in writing or by another type of record (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop payment records you can give us). Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order. Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(9) Telephone Transfers. A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

(10) Amendments and Termination. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

(11) Notices. Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(12) Statements. Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

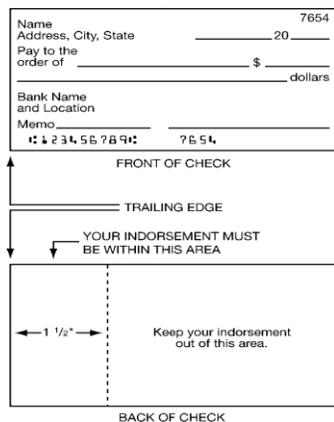
Your Duty to Report Other Errors. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (For consumer accounts only). For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

(13) Direct Deposits. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as

prohibited by law. We may also use any other legal remedy to recover the amount of our liability. **(14) Temporary Account Agreement.** If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time. **(15) Setoff.** We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date. This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) setoff is prohibited by the Military Lending Act or its implementing regulations. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff. **(16) Check Processing.** We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders. **(17) Check Cashing.** We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint. **(18) Truncation, Substitute Checks, and Other Check Images.** If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check. **(19) Remotely Created Checks.** Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance. **(20) Unlawful Internet Gambling Notice.** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling. **(21) ACH and Wire Transfers.** This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit. **(22) Facsimile Signatures.** Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused. **(23) Authorized Signer (Individual Accounts only).** A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer. **(24) Restrictive Legends or Indorsements.** The automated processing of the large volume of checks we receive prevents us from inspecting

or looking for restrictive legends, restrictive indorsements or other special instructions on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. **(25) Account Transfer.** This account may not be transferred or assigned without our prior written consent. **(26) Indorsements.** We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment. As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks. **(27) Death or Incompetence.** You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account. **(28) Fiduciary Accounts.** Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters. **(29) Credit Verification.** You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. **(30) Legal Actions Affecting Your Account.** If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions. **(31) Security.** It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. **(32) Telephonic Instructions.** Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by

voice mail or on a telephone answering machine. **(33) Monitoring and Recording Telephone Calls and Consent to Receive Communications.** We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation. To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC): Your consent is limited to this account, and as authorized by applicable law and regulations; Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere). With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us. This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us. **(34) Claim of Loss.** If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources. **(35) Early Withdrawal Penalties (and involuntary withdrawals).** We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information. **(36) Address or Name Changes.** You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you. **(37) Resolving Account Disputes.** We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons. **(38) Waiver of Notices.** To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law. **(39) Foreign Exchange.** If you use your card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 2%.

Terms and Conditions Agreement Addendum-Additional Items

Deposit Reconciliation - A notice will be sent to the account holder for any debit or credit transactions adjustment that is greater than \$1.00. Adjustments less than \$1.00 will be debited or credited to the account, however no notice is mailed. **Posting Order** - Transactions may not be processed in the order in which they occurred. The order in which transactions are received by the institution and processed can affect the total amount of overdraft fees incurred. The order in which we generally apply deposits and withdrawals to your account each business day; FIRST we add your deposits to your account. SECOND we subtract non-repeating ("everyday") debit card transactions and ATM withdrawals by time stamp order as processed by the merchant, then other electronic items such as reoccurring debit card transactions, online banking transactions, wire transfers, ACH, and telephone transfers posted from lowest amount to highest amount within each type. THIRD we subtract all other items, including checks you write in serial number order lowest to highest. **Dormant Accounts** - If you have not made a withdrawal from, or a deposit to, your account for an extended period of time and we have been unable to contact you, your account may be classified by us as Dormant. This dormant status is to protect the funds in your account. Once your account becomes dormant, transactions require special handling. Subject to applicable law, we may charge a dormant fee on the account, and the account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law. **Cash Transaction Reporting** - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office. **Stale Dated Checks** - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop payment order on the check in the manner we have described elsewhere. **International ACH Transactions** - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments. **Lost, Destroyed, or Stolen Certified, Cashier's, or Teller's Checks** - Under some circumstances you may be able to assert a claim for the amount

of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert a claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check. At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

Minor Owned Accounts - The following applies if you are a minor and you are the sole and absolute owner of the account. Your parent or legal guardian may deny your authority to control, transfer, draft on, or make withdrawals from your account by notifying us in writing. Upon our receipt of such written notice, you may not control, transfer, draft on, or make withdrawals from the account during your minority unless your parent or legal guardian signs the transfer request, draft, item, withdrawal request, or performs any other requested transaction with you. If you die while you are still a minor, the receipt or acquittance of your parent or legal guardian discharges our liability to the extent of the receipt of the acquittance, except that the aggregate discharges under 6 O.S. Section 903.1(D) may not exceed Three Thousand Dollars (\$3,000.00).

SCHEDULE OF FEES AND CHARGES

FEES LISTED MAY NOT APPLY TO ALL ACCOUNT TYPES

- **ATM Debit Card** First card free with deposit account
- **ATM Account Inquiry*** \$1.00 per transaction

*Fees apply to the use of an ATM or terminal not owned and operated by Great Plains Bank, including balance inquiry, deposit, or withdrawal. The ATM owner charges an additional fee.

- **ATM Transactions at Great Plains Bank ATM Machine** No fee
- **ATM/Debit International Transaction Conversion Fee** 2% of transaction
- **ATM/Debit Card Replacement Fee** \$10.00 per card
- **ATM/Debit Card PIN Number Replacement Fee** \$5.00 per request
- **ATM/Debit Card Expedited Delivery Fee** \$60.00 per order
- **Bill Pay Fees**
 - **Insufficient Item (NSF) Fee** \$30.00 per item
 - **Proof of Payment Fee** \$15.00 per request
 - **Stop Payment Fee** \$25.00 per request
 - **Service Request** \$25.00 per request
 - Claims, Late Fees, Unable to Locate, Pay Not Posted, Outstanding Check, Archive Retrieval Request, etc. Please refer to your Online Banking Agreement for additional Bill Pay fee information.
- **Cashier's Check**
 - Customer \$3.00 per check
 - Non Customer (Only Check Exchange-no direct sales) \$5.00 per check
- **Charge Back Fee (Returned Deposited Item)** \$5.00 per item
- **Check Printing Fee-Fee depends on style purchased** Varies
- **Collection Item Processing**
 - Incoming \$25.00 per item
 - Outgoing \$25.00 per item
- **Dormant Account Maintenance Fee** \$20.00 per month
- **Fax Services** \$5.00 per request
- **Money Orders** (Not Available for Non-Customers) \$1.00 each
- **Photocopies** \$0.50 per page
- **Research Fee** (1 hour minimum) \$25.00 per hour/\$2.00 Page
- **Account Reconciliation Fee** (1 hour minimum) \$25.00 per hour
- **Insufficient Funds Fee** (Paid or Returned) \$30.00 per item
- **Continuous Overdraft Fee**** \$4.00 per calendar day

**Applies to overdrafts created by ATM/POS withdrawals but only if the customer has opted in to Overdraft Coverage. Fee will be charged for every calendar day the account remains overdrawn.

- **Safe Deposit Box Rental** Sizes & fees available at each location
(Must have deposit account to rent a Safe Deposit Box)
- **Statement Print Out Fee** \$2.00 per page
- **Stop Payment Order**
 - Single Item \$25.00 first item
 - Multiple Items \$2.00 each add'l item

- **Wire Transfers (Bank Customer Only)**
 - Outgoing (Domestic) \$25.00 per transfer
 - Outgoing (International) \$50.00 per transfer
- **Night Deposit Lock Bag** \$20.00 deposit/Bag
- **Bank Zipper Bags** No Charge
- **Non-Customer Check Cashing Fee** 3% of amount/\$25.00 minimum
- **Notary Service** \$5.00 per item
- **Garnishments & Levy Processing Fee** \$25.00 each
- **Temporary Checks** No Charge
- **Telephone Banking Account Info** No Charge
- **Telephone Banking Account Transfer** No Charge

TRUTH IN SAVINGS DISCLOSURE

Interest rates effective as of 6/30/18. In this disclosure, Annual Percentage Yield is abbreviated as "APY".

BUSINESS MONEY MARKET

This account is an interest bearing account.		
	Interest Rate	APY
Balances Through \$999.99	.0000%	.00%
\$1,000.00- \$10,000.00	.2500%	.25%
\$10,000.01- \$25,000.00	.3500%	.35%
\$25,000.01- \$50,000.00	.4500%	.45%
\$50,000.01- \$74,999.99	.5000%	.50%
Balances Over \$74,999.99	.8500%	.85%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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.

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. If your account is a Money Market account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, check, ACH debit, draft, debit card or similar order (including a point of sale transaction), to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Money Market account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account fees: Minimum balance to avoid service charges - \$1,000.00.

- Monthly Transaction Fee: Six or less checks or debits - \$0.00
 Over six checks or debits - \$10.00 each
- Monthly Maintenance Fee: Above \$1,000.00 - \$0.00
 Below \$1,000.00 any day of the month - \$15.00

Interest will be forfeited if the average ledger balance falls below \$1,000.00 during the statement cycle.

COMMERCIAL CHECKING

Limitations: You must deposit \$100.00 to open this account. Account Fees: Minimum balance to avoid service charge – None. Monthly transaction fee for checks written - \$.15 per item Monthly Maintenance Fee - \$5.00. Foreign Item Deposited Fee - \$.07 per item. Credit Back - \$.25 per \$100.00 of average ledger balance. The credit back will be calculated monthly and applied to any accrued service charges for the month. You will be charged on the net amount of your service charges. Total credit back will not exceed total monthly service charge. Management reserves the right to make changes to this account at its sole discretion.

FREE REWARDS CHECKING

The account requires certain services be maintained in order to receive a greater Rate and Annual Percentage Yield and Nationwide ATM refunds. Please see the information below for full details. Rate Information: This account is an interest bearing account. If the daily balance is less than

\$10,000.01, the interest rate paid on that portion of the balance will be 2.48%. The annual percentage yield for this tier will be 2.51%.

If the daily balance is more than \$10,000.00 the interest rate paid on that portion of the balance will be .20%. The annual percentage yield for this tier will range from 2.51% to 0.20%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. If qualifications are not met during each monthly qualification cycle, all balances earn 0.03% rate with 0.03% Annual Percentage Yield. The Unqualified Rate applies if the below qualification criteria are not met. Qualification Criteria: 1. Have at least 12 debit card purchases that post and settle, 2. Be enrolled and receive E-Statement, 3. Be enrolled and log into Online Banking. Debit card transactions processed by merchants and received by the Bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the Bank as POS transactions count towards qualifying card transactions. If qualification criteria is met during each monthly qualification cycle: Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20.00 and credited to the account on the last day of the monthly statement cycle. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. Qualifying transactions must post to and settle in the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transactions were made to post to and settle in the account. "Monthly Qualification Cycle" starts on the 3rd Wednesday of each month and runs through the 3rd Tuesday of the next month. Statement Cycle Frequency: 3rd Wednesday of each month. Transfers between accounts do not count as qualifying transactions. Limit one account per Social Security Number. As a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. 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: Monthly Maintenance Fee – None. Monthly transaction fee for checks written – None. Great Plains National Bank Overdraft Privilege is available upon approved application. Insufficient and Overdraft Fees apply. Some restrictions apply. The decision to grant overdraft limits will be made by Management.

FREE REWARDS SAVER CHECKING

The account requires certain services be maintained in order to receive a greater Rate and Annual Percentage Yield and Nationwide ATM refunds. Please see the information below for full details. Rate Information: This account is an interest bearing account. If the daily balance is less than \$10,000.01, the interest rate paid on that portion of the balance will be 2.48%. The annual percentage yield for this tier will be 2.51%. If the daily balance is more than \$10,000.00 the interest rate paid on that portion of the balance will be .20%. The annual percentage yield for this tier will range from 2.51% to 0.20%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. If qualifications are not met during each monthly qualification cycle, all balances earn 0.03% rate with 0.03% Annual Percentage Yield. The Unqualified Rate applies if the below qualification criteria are not met. Qualification Criteria: 1. Have at least 12 debit card purchases that post and settle, 2. Be enrolled and receive E-Statements, 3. Be enrolled and log into Online Banking. Debit card transactions processed by merchants and received by the Bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the Bank as POS transactions count towards qualifying card transactions. If qualification criteria is met during each monthly qualification cycle: Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20.00 and credited to the account on the last day of the monthly statement cycle. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. Qualifying transactions must post to and settle in the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transactions were made to post to and settle in the account. "Monthly Qualification Cycle" starts on the 3rd Wednesday of each month and runs through the 3rd Tuesday of the next month. Statement Cycle Frequency: 3rd Wednesday of each month. Transfers between accounts do not count as qualifying transactions. Interest paid and ATM refunds will be transferred from the Free Rewards Saver Checking to the Free Rewards Saver Savings on the third Thursday of each month. As a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. 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: Monthly Maintenance Fee – None. Monthly transaction fee for checks written – None. Limit one account per Social Security Number. Great Plains National Bank Overdraft Privilege is available upon approved application. Insufficient and Overdraft Fees apply. Some restrictions apply. The decision to grant overdraft limits will be made by Management.

OKLAHOMA BAR FOUNDATION-IOLTA

This account is an interest bearing account.	Interest Rate	APY
Balances Through \$10,000.00	.1000%	.10%
\$10,000.01- \$25,000.00	.3000%	.30%
\$25,000.01- \$50,000.00	.3000%	.30%
Balances Over \$50,000.00	.3500%	.35%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest

begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly 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 Oklahoma Bar Foundation, IOLTA.

Balance Information: Cycle. 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.

Account Fees: Minimum balance to avoid a service charge - \$.00

Monthly Maintenance Fee - \$.00.

NON-PROFIT MONEY MARKET

This account is an interest bearing account.		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$10,000.00	.2500%	.25%
\$10,000.01-	\$25,000.00	.3500%	.35%
\$25,000.01-	\$50,000.00	.4500%	.45%
\$50,000.01-	\$74,999.99	.5000%	.50%
Balances Over	\$74,999.99	.8500%	.85%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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.

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. If your account is a Money Market account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, check, ACH debit, draft, debit card or similar order (including a point of sale transaction), to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Money Market account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account fees: Minimum balance to avoid service charges - \$1,000.00. Monthly Transaction Fee: Six or less checks or debits \$0.00; over six checks or debits - \$10.00 each. Monthly Maintenance Fee: Above \$1,000.00 - \$0.00; Below \$1,000.00 any day of the month - \$15.00. Interest will be forfeited if the average ledger balance falls below \$1,000.00 during the statement cycle.

NON-PROFIT NON-INTEREST BEARING CHECKING

Limitations: You must deposit \$100.00 to open this account. Account Fees: Minimum balance to avoid a service charge – None. Monthly Maintenance Fee: \$0.00.

NON-PROFIT SUPER NOW CHECKING

This account is an interest bearing account.		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$10,000.00	.1000%	.10%
\$10,000.01-	\$25,000.00	.3000%	.30%
\$25,000.01-	\$50,000.00	.3000%	.30%
Balances Over	\$50,000.00	.3500%	.35%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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.

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. Account Fees: Minimum balance to avoid a service charge - None Monthly transaction fee for checks written - \$0.00. Monthly Maintenance Fee: Above \$1,000.00 - \$0.00; below \$1,000.00 any day of the month - \$0.00. Interest will be forfeited if the ledger balance falls below \$1,000.00 during the statement cycle.

PERSONAL CLUB CHECKING

Limitations: You must deposit \$100.00 to open this account. Account Fees: Monthly Maintenance Fee - \$6.00. Minimum balance to avoid a service charge – None. Overdraft Privilege is available upon approved application. Insufficient and Overdraft Fees apply. Some restrictions may apply. The decision to grant overdraft limits will be made by Management.

PERSONAL FREE CHECKING

Minimum to open this account is \$100.00. RATE INFORMATION: ***Product is not Interest bearing***

MONEY MARKET ACCOUNT

This account is an interest bearing account.		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$10,000.00	.2500%	.25%
\$10,000.01-	\$25,000.00	.3500%	.35%
\$25,000.01-	\$50,000.00	.4500%	.45%
\$50,000.01-	\$74,999.99	.5000%	.50%
Balances Over	\$74,999.99	.8500%	.85%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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.

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. If your account is a Money Market account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, check, ACH debit, draft, debit card or similar order (including a point of sale transaction), to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Money Market account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account fees: Minimum balance to avoid service charges - \$1,000.00. Monthly Transaction Fee: Six or less checks or debits - \$ 0.00; over six checks or debits - \$10.00 each. Monthly Maintenance Fee: Above \$1,000.00 - \$0.00. Below \$1,000.00 any day of the month - \$15.00. Interest will be forfeited if the average ledger balance falls below \$1,000.00 during the statement cycle.

SILVER CHECKING

Rate Information: This account is an interest bearing account. Interest Rate: .3000%; APY: .30%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic to the principal in the account each day. You must maintain a minimum of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. Limitations: You must deposit \$100.00 to open this account. Account Fees: Monthly Maintenance Fee – none. Monthly Transaction Fee for checks written – None. Interest will be forfeited if the average ledger balance falls below \$1,000.00 during the statement cycle.

An individual must be 50 years old or older to be eligible for this account. This account entitles the owner to free safety paper checks in duplicate or wallet style. Overdraft Privilege is available upon approved application. Insufficient and Overdraft Fees apply. Some restrictions may apply. The decision to grant overdraft limits will be made by Management.

SUPER NOW CHECKING

This account is an interest bearing account.		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$10,000.00	.1000%	.10%
\$10,000.01-	\$25,000.00	.3000%	.30%
\$25,000.01-	\$50,000.00	.3000%	.30%

Balances Over \$50,000.00 .3500% .35%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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.

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. Account Fees: Minimum balance to avoid a service charge - \$1,000.00

Monthly transaction fee for checks written - \$0.00

Monthly Maintenance Fee: Above \$1,000.00 - \$0.00

Below \$1,000.00 any day of the month - \$15.00

Interest will be forfeited if the ledger balance falls below \$1,000.00 during the statement cycle.

Overdraft Privilege is available upon approved application. Insufficient and Overdraft Fees apply. Some restrictions may apply. The decision to grant overdraft limits will be made by Management.

PUBLIC FUND MONEY MARKET

The account is an interest bearing account.		Interest Rate	APY
Balances Through	\$999.99	.0000%	.00%
\$1,000.00-	\$10,000.00	.2500%	.25%
\$10,000.01-	\$25,000.00	.3500%	.35%
\$25,000.01-	\$50,000.00	.4500%	.45%
\$50,000.01-	\$74,999.99	.5000%	.50%
Balances Over	\$74,999.99	.5500%	.55%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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.

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. If your account is a Money Market account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, check, ACH debit, draft, debit card or similar order (including a point of sale transaction), to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Money Market account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account Fees: Minimum balance to avoid service charges - \$1,000.00. Monthly Transaction Fee: Six or less checks or debits \$ 0.00; Over Six checks or debits \$10.00 each. Monthly Maintenance Fee: Above \$1,000.00 - \$0.00; below \$1,000.00 any day of the month - \$10.00. Interest will be forfeited if the average ledger balance falls below \$1,000.00 during the statement cycle.

PUBLIC FUND NON-INTEREST BEARING

Limitations: You must deposit \$100.00 to open this account. Account Fees: Minimum balance to avoid a service charge – None. Monthly Maintenance Fee - \$0.00.

PUBLIC FUND SUPER NOW

This account is an interest bearing account.		Interest Rate	APY
Balances Through	\$2,499.99	.2000%	.20%
\$2,500.00-	\$9,999.99	.2000%	.20%
\$10,000.00-	\$99,999.99	.2000%	.20%
Balances Over	\$99,999.99	.2000%	.20%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account, as a general rule,

withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Rates on tiers I through IV are paid at the prevailing market rate, subject to change weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. 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. Account Fees: Minimum balance to avoid a service charge - \$0.00. Monthly maintenance Fee - \$0.00. Monthly Maintenance Fee: Above \$1,000.00 – None; below \$1,000.00 any day of the month - \$5.00

SMALL BUSINESS ADVANTAGE

Limitations: You must deposit \$100.00 to open this account. Account Fees: Balance required to avoid service charge – None. Monthly Maintenance Fee - \$10.00. Management reserves the right to make changes to this account at its sole discretion. Overdraft Privilege is available upon approved application. Insufficient and Overdraft Fees apply. Some restrictions may apply. The decision to grant overdraft limits will be made by Management. Available to Consumer DBA (Doing Business As) Accounts, Sole Proprietorships, not available to Corporations, Partnerships, LLC's, etc. Small Business Visa Check Card is available upon approved application. Some restrictions may apply.

BUSINESS SAVINGS

Rate Information: This account is an interest bearing account. Interest Rate: .2000% APY: .20%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. 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. Limitations: You must deposit \$100.00 to open this account. If your account is a Savings account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, ACH debit, draft, or similar order, to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Savings account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account Fees: Minimum balance to avoid a service charge - \$100.00. Withdrawal Fee: Six (6) Free Withdrawals per Quarter. Withdrawal Fee: Over (6) Withdrawals per Quarter a Service Charge per Withdrawal Fee of \$1.00 each will be assessed. Quarterly Maintenance Fee: Above \$100.00 - \$0.00. Below \$100.00 any day of the quarter - \$5.00 per quarter

FREE REWARDS SAVER SAVINGS

The account requires certain services be maintained in order to receive a greater Rate and Annual Percentage Yield and Nationwide ATM refunds. Please see the information below for full details. Rate Information: This account is an interest bearing account. NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

	Interest Rate	APY Range
Balances Through \$10,000.00	.4980%	.50%
\$10,000.01-\$9,999,999,999,999.99	.2000%	.50% to .20%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. If qualifications are not met during each monthly qualification cycle, all balances earn 0.03% rate with 0.03% Annual Percentage Yield. The Unqualified Rate applies if the below qualification criteria are not met. To qualify you must have a Free Rewards Saver checking account that meets the following Qualification Criteria: 1. Have at least 12 debit card purchases that post and settle, 2. Be enrolled and receive E-statements, 3. Be enrolled and log into Online Banking. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying card transactions. If qualification criteria is met during each monthly qualification cycle: Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20.00 and credited to the account on the last day of the monthly statement cycle. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. Qualifying transactions must post to and settle in the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transactions were made to post to and settle in the account. "Monthly Qualification Cycle" starts on the 3rd Wednesday of each month and runs through the 3rd Tuesday of the next month. Statement Cycle Frequency: 3rd Wednesday of each month. Transfers between accounts do not count as qualifying transactions. Interest paid and ATM refunds will be transferred from the Free Rewards Saver Checking to the Free Rewards Saver Savings on the third Thursday of each month. As a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. Balance Information: We use the daily 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. If your account is a Savings account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, ACH debit, draft, or similar order, to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Savings account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted another non-interest bearing account type that permits unlimited check writing privileges. Account Fees: Minimum balance to avoid service charge - \$0.00. Quarterly Maintenance Fee - \$0.00. Limit one account per Social Security Number.

SAVINGS

Rate Information: This account is an interest bearing account. Interest Rate: .2000% - APY: .20%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. 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. Limitations: You must deposit \$100.00 to open this account. If your account is a Savings account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, ACH debit, draft, or similar order, to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Savings account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account Fees: Minimum balance to avoid a service charge - \$100.00. Withdrawal Fee: Six (6) Free Withdrawals per Quarter. Withdrawal Fee: Over (6) Withdrawals per Quarter a Service Charge per Withdrawal Fee of \$1.00 each will be assessed. Quarterly Maintenance Fee: Above \$100.00 - \$0.00. Below \$100.00 any day of the quarter - \$5.00.

STARTER SAVINGS

Rate information: This account is an interest bearing account. Interest Rate: .2000% - APY: .20%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily, as a general rule, withdrawals from this account will be paid on demand; however, the Bank reserves the right to require seven (7) days written notice. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. 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. Limitations: If your account is a Savings account, federal law requires that an account holder may make no more than six (6) pre-authorized withdrawals or transfers during any four (4) week or similar period. Pre-authorized transfers or withdrawals are transfers or withdrawals which you have authorized in advance, by either automatic transfer, online banking transfer, telephone transfer, ACH debit, draft, or similar order, to transfer money from your account to a third party or to another account you have with us, including, but not limited to, transfers from your Savings account to another account you may have with us for Overdraft Protection or for Bill Pay payments. Unlimited withdrawals are permitted if done in person, by messenger, by mail, at an ATM or made by telephone when a check is mailed to the depositor. Unlimited transfers are also permitted between accounts owned by the same depositor at the same bank, provided the transfer is done in person, by messenger, by mail, or at an ATM. Transfers for the purpose of repaying loans and associated expenses at the same bank are also unlimited. Continually exceeding these limits may result in your account being converted to another non-interest bearing account type that permits unlimited check writing privileges. Account Fees: Minimum balance to avoid service charge - \$0.00. Quarterly Maintenance Fee - \$0.00. Must be 18 years old or under, or a student up to age 25 years of age.

TIME DEPOSIT - 3 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: .5500% - Current APY: .55%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: .5500% - APY: .55%. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 3 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 3 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: .5300% - Current APY: .53% Minimum Balance To Open Account: \$1,000.00. Interest Rate: .5300% - APY: .53%. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 3 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 6 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: .8000% - Current APY: .80%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: .8000% - APY: .80%. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 6 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: .5200% - Current APY: .52%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: .5200% - APY: .52%. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 12 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.1000% - Current APY: 1.11%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.1000% - APY: 1.11%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 six (6) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 12 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: .6700% - Current APY: .67%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: .6700% - APY: .67%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 six (6) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 13 MONTH NON-RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Minimum Balance to Open Account: \$1,000.00. The interest rate and annual percentage yield stated are accurate as of the date printed above. Variable Rate: The interest rate and annual percentage yield may change. Determination of Rate: The initial interest rate for your account is: NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY". Minimum Balance to Open Account: \$1,000.00

Interest Rate: 1.5000% APY: 1.51%

A variable rate will apply to your account based on the following: Prime Rate Multiplied by 30%. The frequency of the rate change is unlimited and will change as often as the Prime Rate changes. The minimum interest rate for this account is: Interest Rate 1.35% - APY 1.36%. There is no maximum interest rate for this account. Compounding and Crediting: Interest will be compounded and credited to your account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. Account holders may elect to receive their interest in a monthly, quarterly, semi-annual or annual check; however, interest will not be compounded and will reduce earnings. A withdrawal will reduce earnings. Balance Computation Method: The daily balance method is used to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day. Accrual and Noncash Deposits: Interest begins to accrue on the business day you deposit noncash items (for example checks). 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 13 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of equal to half the term or 197 days interest on the principal account balance. This account does not automatically renew. We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

TIME DEPOSIT - 24 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.6000% Current APY: 1.61%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.6000% APY: 1.61%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 twelve (12) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 24 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.0200% Current APY: 1.02% Minimum Balance To Open Account: \$1,000.00. Interest Rate: 1.0200% APY: 1.02%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 twelve (12) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 30 MONTH NON-RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Minimum Balance to Open Account: \$1,000.00. The interest rate and annual percentage yield stated are accurate as of the date printed above. Variable Rate: The interest rate and annual percentage yield may change. Determination of Rate: The initial interest rate for your account is: Minimum Balance to Open Account: \$1,000.00. Interest Rate: 2.5000% - APY: 2.53%. A variable rate will apply to your account based on the following: Prime Rate Multiplied 50%. The frequency of the rate change is unlimited and will change as often as the Prime Rate changes. The minimum interest rate for this account is: Interest Rate 2.25% - APY 2.27%. There is no maximum interest rate for this account. Compounding and Crediting: Interest will be compounded and credited to your account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. Account holders may elect to receive their interest in a monthly, quarterly, semi-annual or annual check; however, interest will not be compounded and will reduce earnings. A withdrawal will reduce earnings. Balance Computation Method: The daily balance method is used to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day. Accrual and Noncash Deposits: Interest begins to accrue on the business day you deposit noncash items (for example checks). 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 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of equal to half the term or 456 days interest on the principal account balance. This account does not automatically renew. We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

TIME DEPOSIT - 36 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.7500% - Current APY: 1.76%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.7500% - APY: 1.76%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 547 days of interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 36 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.2800% - Current APY: 1.29% Minimum Balance To Open Account: \$1,000.00. Interest Rate: 1.2800% - APY: 1.29%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 547 days of interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 48 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.8500% - Current APY: 1.87%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.8500% - APY: 1.87%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 730 days of interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 48 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.3700% - Current APY: 1.38%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.3700% - APY: 1.38%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 730 days of interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 60 MONTH AUTO RENEWABLE - BUSINESS AND CONSUMER

Rate Information: This account is an interest bearing account. Current Interest Rate: 2.0000% - Current APY: 2.02%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 2.0000% - APY: 2.02%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 912 days of interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

TIME DEPOSIT - 60 MONTH AUTO RENEWABLE - PUBLIC FUND

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.5300% - Current APY: 1.54%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.5300% - APY: 1.54%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 912 days of interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 3 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: .8000% - Current APY: .80%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: .8000% - APY: .80%. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 3 months. If you

withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 6 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.0500% - Current APY: 1.06%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.0500% - APY: 1.06%. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 months. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of three (3) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 12 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.3500% - Current APY: 1.36%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.3500% - APY: 1.36%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 six (6) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 24 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: 1.8500% - Current APY: 1.87%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 1.8500% - APY: 1.87%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 twelve (12) months interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 36 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: 2.0000% - Current APY: 2.02%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 2.0000% - APY: 2.02%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 equal to half the term or 547 days interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 48 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: 2.1000% - Current APY: 2.12%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 2.1000% - APY: 2.12%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 equal to half the term or 730 days interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.

IRA - TIME DEPOSIT - 60 MONTH AUTO RENEWABLE - TRADITIONAL AND ROTH IRA'S

Rate Information: This account is an interest bearing account. Current Interest Rate: 2.2500% - Current APY: 2.27%. Minimum Balance to Open Account: \$1,000.00. Interest Rate: 2.2500% - APY: 2.27%. 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 no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest will be compounded monthly and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. 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 equal to half the term or 912 days interest on the principal account balance. This account will automatically renew. You will have 10 calendar 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.