



UNION
STATE BANK

Important Information About Changes to Account Terms and Services for
Customers of Midland, a Division of Union State Bank

Welcome to Union State Bank!

Union State Bank is proud to officially welcome you to the USB family. We are excited to be part of the Newton area. Since the merger with Midland National Bank in January 2020, we've had the opportunity to meet many new faces and look forward to meeting even more!

Founded in 1908, Union State Bank has approximately \$535 million in assets and fifteen locations serving the communities of Arkansas City, Udall, Winfield, Wichita, Bartlesville, OK, Edmond, OK, and now, Newton. Joining the Newton community has been an important highlight in our 112-year history. As a bank focused on its customers, integrity and community growth, the partnership we've gained allows our combined team to be more forward-looking and innovative than ever before. For our customers, this translates into excellent service now and in the future.

Rest assured, your local leadership will remain the same, as will the friendly faces that greet you as you come through our doors! You'll also have the opportunity to take advantage of ten other Union State Bank branches along with expanded products and services that will be communicated to you in the coming weeks. We offer a full range of electronic, deposit and investment management services, as well as business, agriculture, commercial real estate, construction, residential and consumer loans.

As part of the merger, we will convert all Midland accounts to Union State Bank's computer system beginning November 6, 2020. Union State Bank has been working diligently with Ron Lang and the staff of Midland Bank to make this transition as smooth as possible. Following the conversion, you will have access to up-to-date online, mobile, telephone, and in-person services, making your banking experience faster, safer, and more convenient than ever before.

Our goal is to ensure that you are satisfied with your new banking relationship as a customer of Union State Bank. We understand that you may have questions about your account(s) and how this acquisition affects you. We want to provide you with clear, concise information about this transition. In this guidebook, you will find details about the conversion, including important changes to deposit accounts and services that will take place, as well as key dates to remember.

Please take time to review this important and time-sensitive information. Keep it with you as a reference throughout the next several weeks. If you have any questions, our team is ready to help you. Visit your local branch or call us at 316-283-1700.

While our look may be new, we still believe that the personal relationships our teams have within each community are what make the real difference. Thank you for embracing these exciting changes with us, and thank you for entrusting Union State Bank with your banking!



Eric Kurtz
President and CEO
Union State Bank



Ron Lang
Newton Market President
Union State Bank

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KEY DATES TO REMEMBER

Key dates at a glance - shown by date

Receive USB Visa™ Debit Card in mail	By November 2, 2020
Last day to have access BillPay payments through Midland Bank system	November 6, 2020 @ 8 a.m.
Last day to have access to Online Banking	November 6, 2020 @ Noon
Date of last Midland Bank Statement	November 6, 2020
Computer System Conversion Date	November 6, 2020
Destroy old Midland Bank Mastercard® ATM or Debit Card	November 9, 2020
Begin using new USB VISA® Debit Card	November 9, 2020
Begin using USB Online Banking and Mobile Banking	November 9, 2020
Begin using USB Telephone Banking	November 9, 2020
Begin using USB Online Bill Pay	November 9, 2020

Conversion Details and Important Changes to Your Accounts and Services

Our computer system conversion and changes to your account terms and services will take place on Friday, November 6, 2020. Beginning on Monday, November 9th, you may notice some changes in your accounts and services. These changes are outlined in this Conversion Guidebook.

All Midland branches will be closed on Saturday, November 7, 2020, as part of the conversion process.

Should you have questions about the conversion...

We hope this information is helpful in guiding you through our upcoming systems conversion. Please read it carefully. We look forward to having you as a Union State Bank customer and continuing to serve all of your financial needs. If you have any questions you may visit us at your local branch, call us toll free at 866-557-0060 or visit our website at www.MyUnionState.com.

DEBIT & ATM CARDS

When does my Midland Bank Mastercard® Debit or ATM card expire?

Your current Midland Bank Mastercard® Debit or ATM Card will expire on November 9th, 2020. You may continue to use it until then. We recommend you destroy your Midland Bank Mastercard® Debit Card at the end of that day.

Can I continue to use my Midland Bank Mastercard® Debit or ATM card?

Yes, you may continue to use your Midland Bank Mastercard® Debit or ATM card until it is replaced with your Union State Bank VISA® Debit Card on November 9th, 2020. At that time, your Debit Card number will change.

When will I receive a Union State Bank Debit card?

You should receive your new card and activation instructions by November 2nd, 2020. Upon receipt of your new Union State Bank VISA® Debit Card, please activate the card and keep it in a secure place.

When can I begin using my new Union State Bank VISA® Debit Card?

Do not attempt to use your new Union State Bank VISA® Debit Card until November 9th, 2020. At that time, it will replace your Midland Bank Mastercard® Debit or ATM Card. You must activate your new Union State Bank VISA® Debit Card prior to using it. Be sure to update any recurring payments, such as insurance premiums, streaming entertainment services, or storage rentals, with your new Union State Bank VISA® card information.

How do I activate my new Union State Bank VISA® Debit Card?

Accompanying your new card, will be specific instructions on how to activate your card. Activate your card immediately upon receipt. Please remember your new Union State Bank VISA® Debit Card will not work until November 9th, 2020 and after it has been activated.

What are the standard limits for a new Union State Bank VISA® Debit Card?

The standard daily and transaction limit for point-of-sale transactions on your new Union State Bank VISA® Consumer Debit Card is \$1,500. The daily ATM cash withdrawal limit is \$300. The standard daily and transaction limit for point-of-sale transactions on your new Union State Bank VISA® Business Debit Card is \$2,500.

Where can I use my new Union State Bank VISA® Debit Card?

You may use your new Union State Bank VISA® Debit Card at any VISA® ATM location* or VISA® business partner nationwide. For a full list of Union State Bank ATM locations visit www.MyUnionState.com/about-us/branch-locator. *Fees and restrictions may apply.

Will my new Union State Bank VISA® Debit Card work with my mobile wallet?

Yes, we are excited to announce that following conversion, your Union State Bank VISA® will be able to be connected to your mobile wallet. If your Midland Bank Mastercard® Debit Card is currently connected to Apple Pay, Google Pay, or Samsung Pay you will need to replace it within your mobile wallet with your new Union State Bank VISA® Debit Card. Your Midland Bank Mastercard® Debit Card will expire on November 9th, 2020.

For instructions on installing and configuring Mobile Payments on your Apple device visit:

<https://support.apple.com/en-us/HT204506>

For instructions on installing and configuring Mobile Payments on your Android device visit:

<https://pay.google.com/about>

For instructions on installing and configuring Mobile Payments on your Samsung device visit:

<https://www.samsung.com/us/samsung-pay/>

Credit Cards

Can I continue to use my Midland Bank VISA® credit card?

Yes, there will be no changes to your Midland Credit or Business Credit card as a result of this conversion.

Direct Deposit or Automated Clearing House (ACH)/Draft Entries

Will my account number change?

No, your account number will not change.

Will there be a new routing number for my direct deposit and automatic draft (ACH) transactions?

Yes, there will be a new routing number. However, your current arrangements will continue without interruption. We encourage you to contact all originators (employer, utilities, insurance and credit card companies, etc.) to provide them with the new routing number. The new routing number for your Union State Bank account(s) will be 101 100993. This will be effective on November 9th 2020.

Services – Online Banking and Mobile Banking

I currently have Online Banking with Midland. Will I need to re-enroll in Union State's Online Banking?

No, you will not need to re-enroll in Union State Bank Online and/or Mobile Banking if you are currently a Midland Online and/or Mobile Banking user. However, you will need to set a new password the first time you log into Union State Bank Online and/or Mobile Banking.

When will I no longer have access to Midland's Online Banking or Midland's Mobile Banking?

Access to Midland's Online and Mobile Banking will end at Noon on Friday, November 6th, 2020.

When will Union State Bank's Online Banking and Mobile Banking be available?

Union State Bank Online Banking and Mobile Banking will be available beginning November 9th 2020. To access mobile banking, you will need to download USB's mobile banking app for Apple or Android products by searching for Union State Bank, Kansas on the Apple App Store, or The Union State Bank Mobile on Google Play. Links are available on our website at <https://www.myunionstate.com/services/online-services> or scan this QR code with your smartphone:



How do I log in for the first time in Union State Bank Online Banking or Mobile Banking?

To access your account(s) through Union State Bank's Online Banking, please visit www.MyUnionState.com and go to the Online Banking login area in the upper righthand corner. To access your accounts through mobile banking download and open the USB mobile banking app (see above). Please enter your existing Midland User ID with the temporary password **MyUSB2020\$**. Follow the prompts to complete registration.

I use Quicken / Mint financial tools. How will they be impacted?

You will need to modify your Quicken settings to ensure the smooth transition of your data. Step-by-step instructions for Mint, Quicken for Windows Web Connect, Quicken for Windows Express Web Connect, and QuickBooks Online can be found at: <https://www.myunionstate.com/midland-faqs>

Services – Electronic Statements

I'm currently enrolled to receive Midland Bank electronic statements. Will I need to re-enroll?

No, if you are currently enrolled to receive Midland Bank electronic statements you will be automatically enrolled in Union State Bank eStatements.

Will my electronic statement history transfer to e-statements?

All Midland Bank e-statement history will be transferred to Union State Bank eStatements. However, statement history may be delayed up to 90 days through the initial data transfer.

Services – Online Bill Pay

I'm an existing Midland Online Bill Pay user. Will I need to re-enroll for Union State Bank Online Bill Pay?

No, you will not need to re-enroll. All existing Bill Pay users will automatically be enrolled in Union State Bank Online Bill pay.

Will I need to reconfigure my payees, recurring payments, or payment categories in Union State Bank's Online Bill Pay system?

No. For your convenience, all previously scheduled payments, payees, and payment categories will transfer to the new system.

Will my Bill Pay history transfer?

Yes, your Midland Online BillPay history will transfer to the Union State Bank system.

When will Union State Bank Online Bill Pay be available?

Access to Midland's Online Bill Pay will end at 8:00 a.m. on Friday, November 6th, 2020. USB Online Bill Pay will be available beginning November 9th 2020. Online Bill Pay will not be available November 6th – November 8th, 2020.

Services – CardValet® Customized Fraud Alerts

I'm an existing Midland Bank CardValet® user. Will I need to re-install Union State Bank CardValet®?

No, you will not need to reinstall CardValet® on your device. However, you will need to register your Union State Bank VISA® card within the CardValet® application once your card has been activated on Nov. 9th by logging out of the app and clicking "Need an Account? Get started" at the registration screen.

Will my information and history tied to my Midland Bank Mastercard® remain in the application?

No, all information and history tied to your Midland Bank Mastercard® will be removed once the card is deactivated on November 9th, 2020.

Services – Snappy Mobile Deposit

I currently have Mobile Deposit with Midland. Will I need to re-enroll in USB's Snappy Mobile Deposit?

Yes, current Midland Mobile Deposit users will need to enroll in Snappy Mobile Deposit beginning November 9th, 2020. To enroll, login to Online Banking. Click "Snappy Mobile Deposit Enrollment" in the left-hand menu under "Services." Agree to the "Terms and Conditions," and then click "Submit."

Is there a fee to enroll in Snappy Mobile Deposit?

Enrollment fees for Snappy Mobile Deposit will be waived until February 1st, 2021. Standard activity fees may apply.

Services – Telephone Banking

I don't have mobile banking or online access, is there another way for me to access my account information 24/7?

Yes, Union State Bank offers all customers free Telephone Banking. To use Telephone Banking, call the toll-free telephone banking line at 800-332-1633. You may access your accounts through Telephone Banking beginning November 9th, 2020.

I have a security code in place with Midland Bank telephone banking. Will I need to reset it for Union State Bank online banking?

Yes. Even if you have previously used Midland's telephone banking, you will be asked to enter the last four digits of the primary account holder's Social Security number. You'll then be prompted to choose your own security code. Perform as many transactions as you like. When you're finished, simply hang up to end the service.

Business Services - Treasury Management/Cash Management/ Remote Deposit Capture

I have treasury management services at Midland. Will these be transferred to Union State Bank?

A representative from Union State Bank will be in contact with all Midland Treasury Management customers to assist with the migration to USB's Cash Management and Remote Deposit Capture platforms. This contact will occur prior to October 26, 2020.

What is the deadline for remote deposit capture and deposits for conversion weekend?

Any ACH files originated on November 6th, 2020 must be submitted by Noon that day.

I have merchant services through Midland. How will this change when transferred to Union State Bank?

No changes will be made to your Merchant Services once transferred to Union State Bank.

Checking and Money Market Accounts

For further details, please refer to the enclosed Product & Services Disclosure.

Will my checking or money market account number(s) change with this conversion?

No, your checking and Money Market account number(s) will remain the same.

Do I need to destroy my Midland checks and reorder Union State Bank checks?

You may continue to use your Midland checks for the time being. When it is time for you to place a new check order, our check vendor (Harland Clarke) will automatically update your order to include Union State Bank's information.

What if I don't order my checks through Union State Bank's vendor?

If you order checks from an outside source, please provide them with the new bank name (Union State Bank), your account number, and USB's routing and transit number (**101100993**).

Savings Accounts, IRAs and Certificate(s) of Deposit

For further details, please refer to the enclosed Product & Services Disclosure.

Will my checking or money market account number(s) change with this conversion?

All Savings Account, IRA Account and Certificate(s) of Deposit account number(s) will remain unchanged.

Will my Certificate of Deposits and IRAs maturity date(s) change? What about the interest rate?

All Certificate of Deposits and IRAs will automatically renew on each Maturity Date for the term described on the original Certificate of Deposit at the interest rate then in effect for that Deposit Amount and Term.

Will my checking or money market account terms and conditions change with this conversion?

All Savings Account, IRA Account and Certificate(s) of Deposit account terms and conditions will remain unchanged.

Interest on Accounts

Will there be changes in the way I receive the interest payments on my Midland accounts?

There will be no changes in the way you receive the interest payments.

Will there be changes in the variable interest rates on my Midland accounts?

Union State Bank pays a variable interest rate on checking, savings, and money market accounts. The Annual Percentage Yield (APY) and interest rate are subject to change at any time and are set by Union State Bank.

Will there be changes in the fixed interest rates on my Midland accounts?

There will be no changes to the fixed interest rate on your Certificate(s) of Deposit or IRAs. They will remain the same until your scheduled maturity date and then may change. You will be notified in advance of the original maturity date and will be given the opportunity to renew or select another product to meet your needs. Please contact us for our current rates.

Deposit Cutoff Times

What are Union State Bank's deposit cutoff times?

Deposits made after 6:00pm, Monday through Friday, or on Saturday, will be credited on the next business day.

Overdraft Privilege (ODP)

Full details and fees of this service are provided in the enclosed disclosure documents.

Does Union State Bank offer an Overdraft Privilege service?

Yes, Union State Bank does offer an Overdraft Privilege (ODP) service. If your eligible account is in good standing, USB will consider, as a discretionary courtesy or service, approving your reasonable overdrafts, rather than returning any unpaid or insufficient funds items.

What accounts qualify for Overdraft Privilege service?

ODP is available to most customers, excluding some business entities such as Corporations, LLCs and Public Funds. ODP is available on most account types excluding Money Markets, Health Savings Accounts and Savings Accounts.

Loan Accounts

Will my loan change with the conversion?

There will be no changes to the rates, terms or conditions on your loan as a result of this conversion.

Will I receive a new loan coupon book?

You will not receive a new loan coupon book. You may continue using the coupons you have.

Will where I make my loan payment change?

There will be no changes to where you make your loan payment as a result of this conversion.

Bank Statements

When will be my final Midland Bank account statement?

Your final Midland statement with account activity will be processed on November 6, 2020. You will receive a paper statement with account activity through that date. Your account will resume your normal statement cycle following completion of the system upgrade.

How will fees / charges be assessed, and interest credited for the final Midland Bank account statement?

Fees or charges will not be assessed on this special statement for savings accounts or business customers on Account Analysis. All regular fees or charges will be assessed for all other accounts on the final Midland statement. All accrued and unpaid interest will be credited to your account on your final Midland statement.

When will I receive my first Union State Bank account statement?

Your account will resume your normal statement cycle following completion of the system upgrade.

Deposit Accounts

How will my accounts change?

As previously outlined in this guide, your account number(s) will remain the same, although your account type may change. Please refer to the Account Summary Guide on the following pages, which details the changes that will occur on November 6, 2020.

When will these changes take place?

As of the close of business on Friday, November 6, 2020, your current account(s) will convert to the Union State Bank deposit system.

ACCOUNT SUMMARY GUIDE

Affected Midland accounts are shown in the first column, the new Union State Bank account type name in the second column. See disclosure for terms and conditions.

PERSONAL DEPOSIT ACCOUNTS (Effective: Close of Business November 6, 2020)		
All personal checking accounts feature:		<ul style="list-style-type: none"> • FREE Mobile Banking • FREE Bill Pay • FREE Online Banking
<ul style="list-style-type: none"> • FREE VISA® Debit Card • FREE eStatements 		
<i>If Your Midland Bank Account Was...</i>	<i>Your Union State Bank Account Will Be...</i>	<i>Disclosure Can Be Found on Page...</i>
Interest Checking or Green Account	Arch Checking	Pages 14-15
Simplicity Account	Totally Free Checking	Pages 32-33
Money Market Personal	Money Market	Pages 26-27

SAVINGS & TIME DEPOSITS		
<i>If your Midland Bank Account Was...</i>	<i>Your Union State Bank Account Will Be...</i>	<i>Disclosure Can Be Found on Page...</i>
Regular Savings	Union State Bank Statement Savings	Pages 30-31
Midland Christmas Club	Union State Bank Christmas Club	Pages 20-21
Health Savings Account	Union State Bank Health Savings Account	Page 24-25

ACCOUNT SUMMARY GUIDE - Continued

BUSINESS DEPOSIT ACCOUNTS

ALL Business Checking accounts feature:

- FREE Visa® Business Debit Card
- FREE eStatements
- FREE Mobile Banking
- FREE basic Online Business Banking (Additional fees apply for Cash Management)

<i>If your Midland Bank Account Was...</i>	<i>Your Union State Bank Account Will Be...</i>	<i>Disclosure Can Be Found on Page...</i>
Business Checking or Simple Business Checking	Basic Business Checking	Page 16-17
Business Interest, Commerical Now, Commercial Super Now, or Commercial Non Profit Checking, Asset Checking	Union State Bank Business Interest Checking	Page 18-19
Commercial Checking	Union State Bank Commerical Checking	Page 22-23
Association Account	Union State Bank Non Profit	Page 28-29
Money Market Business	Money Market	Page 26-27

SCHEDULE OF FEES

Fee Description	Fee	Fee Description	Fee
Cash Management		Remote Deposit Capture	
Setup Fee	\$100	Setup Fee	\$75
Monthly Maintenance Fee	\$20	Small Issuer - 100 items or less	\$35/mo
Return Item Fee	\$3 (per occurrence)	Large Issuer - 100+	\$50/mo
Stop Payment Fee	\$15 (per occurrence)		
Unauthorized Return Fee	\$4.50		
Authentication Tokens	2 Free - \$5 Additional / Replacement		
Other Services			
Bill Pay	Free	Mobile Banking	Free
eStatements	Free	Mobile Deposit	1st 5 items free, per statement cycle; \$0.75 each after; \$5 enrollment fee
Online Banking	Free	Telephone Banking	Free

UNION STATE BANK

SCHEDULE OF FEES - Continued

Fee Description	Fee	Fee Description	Fee
Effective: Close of Business November 6, 2020		Money Orders	\$3.00 each
Business Deposit Books	\$5.00/book	Night Depository Locking Bags	\$30.00/bag
Canadian Check Processing Fee	\$25.00/check	Hold Statement Fee	\$5.00/month
Cashier's Checks	\$5.00/check	Loan Payment Returned Insufficient	\$25.00/item
Charge Back Item Fee	\$3.00/item	Notary Service	Free
Collection Items	\$15.00+ registered mail fee	Photocopies	\$0.25/copy
Check Copy	\$2.50/item	Statement Copy	\$5.00/item
Check Reject Fee	\$5.00/item	Returned Statement Mail Fee	\$5.00/occur
Overdraft Item Fee	\$29.00/item No Maximum	Stop Payment Fee	\$15.00/item
Returned Item Fee	\$29.00/item No Maximum	Stop Payment Fee (Insufficient Funds)	\$29.00/item
Overdraft Protection Fee	\$15.00/transfer	Temporary Checks	\$2.00 (pack of 5)
Continuous OD Fee	\$1.50/day after 5 days	Watch Account Fee	\$35.00/account
		Wire Transfer Fee	\$15.00/transfer
Debit/ATM Cards		Wire Transfer Fee (Foreign)	\$50.00/transfer
Lost/Stolen Replacement Fee	\$10.00/card	Zipper Bags	\$6.00/bag
Non-USB ATM Withdrawal Fee	\$1.50/transaction	Safety Deposit Boxes	
Dormant Savings Account Fee	\$4.00/month if lost contact with customer	2x5	\$10/yr
Fax Service	\$4.00 first page; \$2.00 each page thereafter	3x5	\$15/yr
Garnishments/Levies	\$25.00/item	4x5	\$20/yr
Imaged Bank Statement	\$2.00/month (select accounts)	5x5	\$25/yr
Paper Statement	\$3.00/month	3x10	\$35/yr
Interim Printout (Copy of Current Account Activity)	\$2.00 each	5x10	\$45/yr
		7x10	\$65/yr
		10x10	\$85/yr
		Box Rent Late Fee	N/A
		Box Drilling	Actual Cost
		Lost Key	Actual Cost

Account disclosures, terms and conditions are included on the following pages.

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: ARCH CHECKING

Acct #: _____

Date: 11/9/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____ .

Subsequent rates _____ .

Frequency of rate change

We may change the interest rate on your account at any time _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$50.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$0.01 _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is

\$ _____.

The minimum amount you may withdraw is

\$ _____.

During any _____, you may not make more than _____ withdrawals or transfers 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.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Check images not returned with monthly Statements

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: BASIC BUSINESS CHECKING

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the service charge you must meet the _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A service charge of \$ 5.00 will be imposed every month

if the average daily balance for the month _____ falls below \$ 500.00 .

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

UNION STATE BANK

\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____.

Interest will be _____.

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

_____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is

\$ _____.

The minimum amount you may withdraw is

\$ _____.

During any _____,

you may not make more than _____ withdrawals or transfers 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.

150 free monthly transactions; \$.10 each after 150

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Check images not returned with monthly Statements

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: BUSINESS INTEREST CHECKING

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the service charge you must meet the _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A service charge _____ of \$ 8.00 will be imposed every month

if the average daily balance for the month _____ falls below \$ 2500.00 .

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$_____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$ _____

to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is

\$_____.

The minimum amount you may withdraw is

\$_____.

During any _____,

you may not make more than _____

withdrawals or transfers 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.

150 free monthly transactions; \$.10 each after 150 _____

You may only make _____ deposits into your account each

statement cycle.

You may only make _____ ATM _____

your account each statement cycle.

You may only make _____ preauthorized transfers

_____ your account each statement cycle.

Additional Terms

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: CHRISTMAS CLUB

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____ .

Subsequent rates _____ .

Frequency of rate change

We may change the interest rate on your account at any time _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$25.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____ .

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$25.00 _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded annually _____.

Interest will be credited annually _____.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____

of \$ _____

to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is

\$_____.

The minimum amount you may withdraw is

\$_____.

During any _____,

you may not make more than _____

withdrawals or transfers 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.

You will be charged a \$10.00 early withdrawal fee each time

you make a withdrawal prior to distribution on the last business

day of October each year.

You may only make _____ deposits into your account each

statement cycle.

You may only make _____ ATM _____

your account each statement cycle.

You may only make _____ preauthorized transfers

_____ your account each statement cycle.

Additional Terms

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: COMMERCIAL CHECKING

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____ .

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

- To obtain the annual percentage yield disclosed.
 - You must maintain a minimum balance of \$_____ in the account each day to obtain the disclosed annual percentage yield.
 - You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

- Frequency - Interest _____ be compounded_____. Interest will be _____.
- Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

- Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle_____.

Accrual of interest on noncash deposits

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
 - Interest begins to accrue _____

- you deposit noncash items (for example, checks).

Bonuses

- You will _____
_____ as a bonus_____.
- You must maintain a minimum _____ of \$_____ to obtain the bonus.
- To earn the bonus, _____

Transaction Limitations

- The minimum amount you may deposit is \$_____.
- The minimum amount you may withdraw is \$_____.
- During any _____, you may not make more than _____ withdrawals or transfers 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.
- Transaction items are \$.10 each _____

- You may only make _____ deposits into your account each statement cycle.
- You may only make _____ ATM _____ your account each statement cycle.
- You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Earnings Credit Allowance on deposit balances may offset any activity fees.

\$10.00 monthly service charge.

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: HEALTH SAVINGS ACCOUNT

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____ .

Subsequent rates _____ .

Frequency of rate change

We may change the interest rate on your account _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$0.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____ . The

average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$_____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____.

Interest will be _____.

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____.

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____.

_____ as a bonus _____.

You must maintain a minimum _____.

_____ of \$ _____ to obtain the bonus.

To earn the bonus, _____.

Transaction Limitations

The minimum amount you may deposit is

\$_____.

The minimum amount you may withdraw is

\$_____.

During any _____,

you may not make more than _____ withdrawals or transfers 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.

Withdrawals are allowed at the teller line, withdrawals are NOT allowed at the ATM.

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Money Market Deposit Account

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is .20 % with an annual percentage yield of .20 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____ .

Subsequent rates _____ .

Frequency of rate change

We may change the interest rate on your account at any time _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$2500.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____ .

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$2500.00 in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____.

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____.

Transaction Limitations

The minimum amount you may deposit is

\$_____.

The minimum amount you may withdraw is

\$_____.

During any _____, you may not make more than _____ withdrawals or transfers 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.

You will be charged an excessive withdrawal fee of \$15.00 in excess of six (6) withdrawals per monthly statement

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Check images not returned with monthly Statements.

Rate Tiers:	Rate	APY
\$2,500.00 - \$49,999.99	.20%	.20%
\$50,000.00 - \$249,999.99	.30%	.30%
Over \$250,000.00	.45%	.45%

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: **NON PROFIT CHECKING**

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____

_____ falls below \$ _____ . The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____

falls below _____

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$_____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____.

Interest will be _____.

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

_____ as a bonus _____.

You must maintain a minimum _____

_____ of \$ _____

to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is

\$_____.

The minimum amount you may withdraw is

\$_____.

During any _____,

you may not make more than _____

withdrawals or transfers 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.

75 free monthly transactions; \$.10 each after 75 _____

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Check images not returned with monthly Statements

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: SAVINGS

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time.

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$50.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the service charge you must meet the following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____

A service charge of \$ 3.00 will be imposed every quarter

if the average daily balance for the quarter _____ falls below \$ 50.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$50.00 _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded quarterly. Interest will be credited quarterly _____.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____.

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____.

Transaction Limitations

The minimum amount you may deposit is \$_____.

The minimum amount you may withdraw is \$_____.

During any _____, you may not make more than _____ withdrawals or transfers 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.

You will be charged an excessive withdrawal fee of \$5.00 in excess of six (6) withdrawals per quarter _____.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Check images not returned with monthly Statements

UNION STATE BANK

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: TOTALLY FREE CHECKING

Acct #: _____

Date: 11/09/2020

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (620)442-5200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$50.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____

_____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the

_____ falls below _____

UNION STATE BANK

\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

- To obtain the annual percentage yield disclosed.
 - You must maintain a minimum balance of \$_____ in the account each day to obtain the disclosed annual percentage yield.
 - You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

- Frequency - Interest _____ be compounded _____ . Interest will be _____ .
- Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

- Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle _____ .

Accrual of interest on noncash deposits

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- Interest begins to accrue _____ .

_____ .
you deposit noncash items (for example, checks).

Bonuses

- You will _____ .
_____ .
as a bonus _____ .
- You must maintain a minimum _____ .
_____ of \$ _____ .
to obtain the bonus.
- To earn the bonus, _____ .
_____ .
_____ .

Transaction Limitations

- The minimum amount you may deposit is \$_____ .
- The minimum amount you may withdraw is \$_____ .
- During any _____ , you may not make more than _____ withdrawals or transfers 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.

_____ .
- You may only make _____ deposits into your account each statement cycle.

- You may only make _____ ATM _____ your account each statement cycle.
- You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Check images not returned with monthly Statements

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.

(2) Agreement, Continued

This agreement is subject to applicable federal laws, the laws of the state of Kansas 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:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. 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 we can deduct any amounts deposited into the account and apply those amounts to the shortage. 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 endorsement or lack of endorsement 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

(4) Deposits, Continued

by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier's check 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 or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse 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 endorse 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.

Cash Withdrawals. We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

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 signatures or otherwise examine the original check or 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.

(5) Withdrawals, Continued

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 this type of 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 two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (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.

(8) Stop Payments, Continued

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. 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 you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

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. Limitations on the number of telephonic transfers from a savings account are 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

(12) Statements, Continued

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 or Problems. 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 or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements 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., on-line, mobile, 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.

Duty to Notify if Statement Not Received. You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

(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. 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 endorsed 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 endorsements unless you notify us in writing that the check requires multiple endorsements. 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

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(23) Authorized Signer (Individual Accounts only), Continued

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 Endorsements

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement 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. 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 endorsement.

(25) Account Transfer

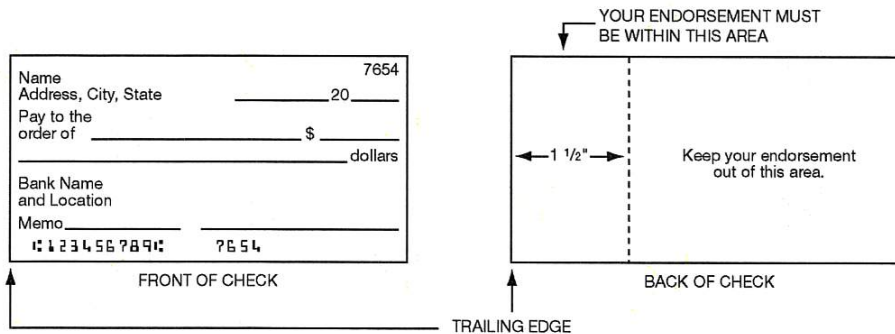
This account may not be transferred or assigned without our prior written consent.

(26) Endorsements

We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g., additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements 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 endorsement information within 1 1/2" of that edge.



It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement,

(26) Endorsements, Continued

another endorsement, or information you have printed on the back of the check obscures our endorsement. These endorsement 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) Account Security

Duty to Protect Account Information and Methods of Access. 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

(31) Account Security, Continued

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).

Positive Pay and Other Fraud Prevention Services. Except for consumer electronic fund 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, 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. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. 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. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

(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

Subject to federal and state law, 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.

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 first obtain your consent to contact you about your account in compliance with applicable 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 your account, and as authorized by applicable law and regulations.
- ◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship 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 an item and it is returned unpaid or we receive a notice of non-payment, we do not have to notify you unless required by federal Regulation CC or other law.

Terms and Conditions Overdraft Addendum Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees

Language that is preceded by a box below, is included only if the box is checked or marked with an "X".

Generally

This Addendum is part of the Terms and Conditions of Your Account. The information in this Addendum is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our _____ and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

We are not obligated to pay any item for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account is maintained in good standing, which includes at least; (A) Continuing to make deposits consistent with your past practices. (B) Your account is brought to a positive balance (not overdrawn) at least once every thirty (30) days. (C) You are not in default on any loan obligation to Union State Bank. (D) Your account is not the subject of any legal or administrative order or levy, such as bankruptcy or tax lien, we will consider, as a discretionary courtesy or service and not a right or obligation, approving your reasonable overdrafts. This discretionary service will generally be limited to a \$250 overdraft (negative) balance after the first 90 days of account opening; \$500 overdraft (negative) balance within 181 to 364 days of account opening; a \$750 overdraft (negative) balance when the account is open over 365.

Determining Your Available Balance. We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance.

For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A Temporary Debit Authorization Hold Affects Your Account Balance."

Determining Your Account Balance.

UNION STATE BANK

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, or not paying, discretionary 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. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

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.

For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions.

Overdrafts.

Nonsufficient Funds (NSF) Fees. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Nonsufficient Funds (NSF) Fees. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Nonsufficient Funds (NSF) Fees.

ACCOUNT FEES: Overdraft Item Fee: \$29.00 Return Item Fee: \$29.00 per item. Continues Overdraft Fee: If your account is overdrawn for 5 or more consecutive business days., you will be assessed a \$1.50 fee each business day the account is overdrawn \$25.00 or more.

Payment Types. Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

For information about how and when we process these different payment types, see the "Payment Order of Items" section below.

Payment Types.

UNION STATE BANK

Balance Information. Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Balance Information. Keeping track of your balance is important. You can review your balance in a number of ways including

Funds Availability. Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. 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 times 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.

Funds Availability.

In order to avoid overdrafts due to ATM and everyday debit card transactions, Union State Bank will place a hold on your account for any ATM or everyday debit card transaction authorized until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized. The amount of the hold will be for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules.

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 when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. 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 could be three calendar days, or even longer in some cases, 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, 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.

Payment Order of Items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. Our policy is:

Checks cashed will be paid first, followed by ATM withdrawals and POS purchases, all other automatic and electronic withdrawals, checks in check number order, and all other non-electronic items. Payment order may also be affected by other priorities related to the source and timing of an item.

LIMITATIONS: Available only to eligible checking accounts (ineligible account types i.e., Money Market Accounts, Savings Accounts, Public Fund/Charitable Organization Accounts, certain Trust Accounts, Fiduciary/Guardianship/Conservator Accounts and Minor Accounts - not of legal age) and we may limit the number of accounts eligible for the Overdraft Privilege service to one account per household.

UNION STATE BANK

FUNDS AVAILABILITY DISCLOSURE

Union State Bank
Ark City Main Bank
127 S Summit St
PO Box 928
Arkansas City, KS 67005

YOUR ABILITY TO WITHDRAW FUNDS AT UNION STATE 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. However, funds from 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/or 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. If you make a deposit before close of business 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 close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. 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. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your deposit. 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications 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 seventh 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 cashed 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 \$5,525.00 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. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on Union State Bank will be available on the same business day as the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

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UNION STATE BANK

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:

Union State Bank _____
PO Box 928 _____
Arkansas City, KS 67005 _____
(866) 557-0060 _____

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: _____

Union State Bank Privacy Policy

FACTS	WHAT DOES UNION STATE BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of information we collect and share depend on the product or services you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income account balances ▪ Transaction history and credit history ▪ Credit scores When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Union State Bank chooses to share; and whether you can limit sharing.

Reasons we can share your personal information	Does Union State Bank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

What we do	
How does Union State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Union State Bank collect my personal information?	We collect your personal information, for example, when you open an account or deposit money, pay your bills, apply for a loan, or use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes – information about your creditworthiness; affiliates from using your information to market to you; sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Union State Bank does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Union State Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card service providers, online banking service providers, and financial marketing firms.



www.MyUnionState.com