



OakStar Bank welcomes First Colorado National Bank customers into our bank family! We will join systems over the weekend of June 1 and 2. On Monday, June 3, you will officially become a customer of OakStar Bank!

We are excited for you to experience the many benefits of banking with OakStar. Please review the enclosed information.

We are ready to answer any questions you may have.

Banking Conversion Guide

For the weekend of June 1 and 2

www.OakStarBank.com

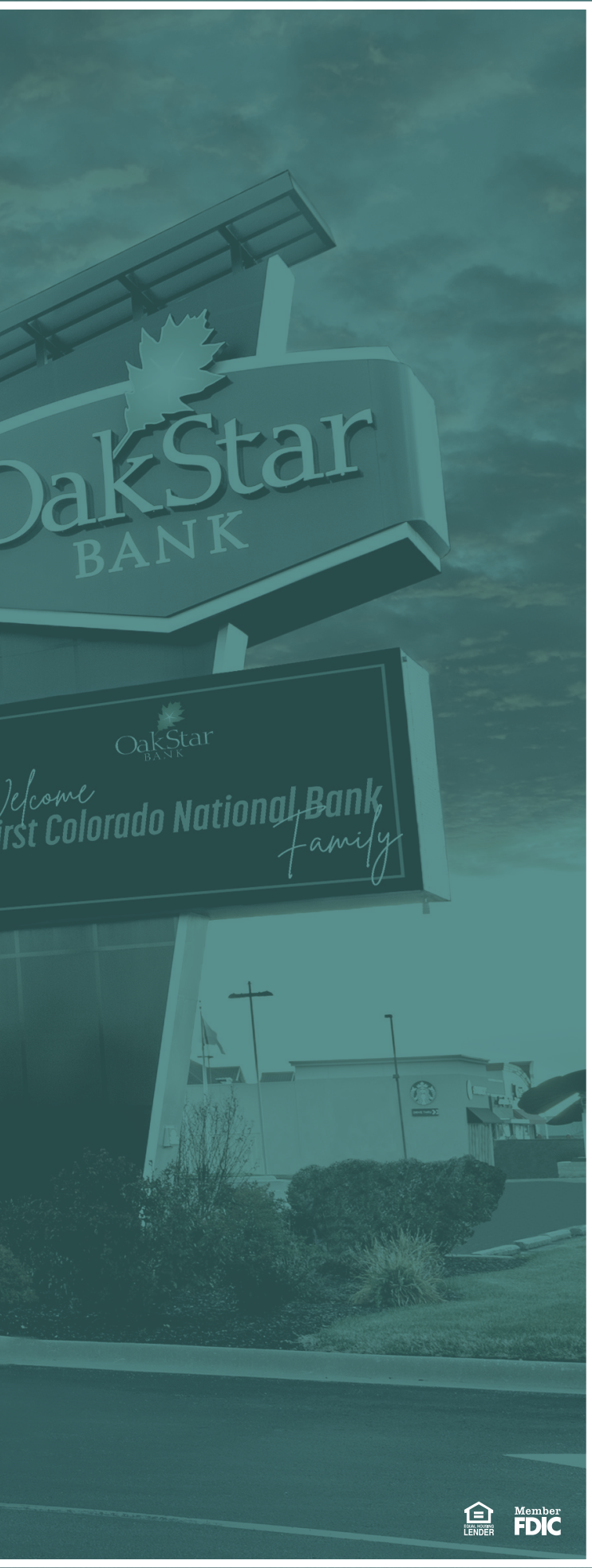


“We’re extremely proud to expand our presence in the Paonia and Delta areas. Our team of experienced, skilled bankers is excited to enhance banking in Colorado through our SERVE mindset.”

Randy Johnson, CEO of OakStar Bank



OakStar Bank Headquarters
Springfield, Missouri

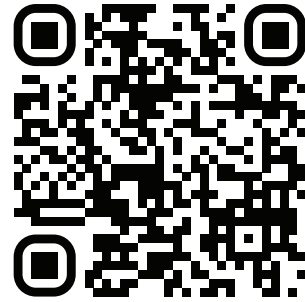


FIRST COLORADO
NATIONAL BANK

+

OakStar
BANK

Conversion Guide



Conversion FAQs

Key Information

STARTING MONDAY, JUNE 3

OakStar Customer Service: 417.447.0535

Voice Access Banking: 800.624.6144

Report Lost/Stolen Card: 417.447.0535

Report Lost/Stolen Card After Hours: 888.297.3416

Online Banking Login: my.oakstarbank.com

CONNECT WITH US!



@OakStarBank



@OakstarBank



OakStarBank



Dear Valued Customer,

First Colorado National Bank is incredibly thankful to be your committed community bank, and we’re so grateful for your continued support as we begin fully operating under the OakStar brand!

Historically, our customers have felt a difference when they bank with us. We have always prided ourselves on meeting individual needs and providing friendly, empathetic, and committed customer service. We love that you can come in with questions and leave not only with answers, but also with a better understanding of the “hows” and “whys” of banking. We have all the features of the big banks, but we also have a deep-rooted desire to keep things simple—and we’ve designed our products and fee structures with simplicity in mind.

Operating under the OakStar brand will enhance the banking experience you know and trust. Our team members already exemplify OakStar’s core values of stewardship, empathy, responsiveness, vision, and empowerment, and since joining the OakStar family we’ve witnessed that they are fully invested in the happiness and successes of the communities they serve. That unwavering passion and dedication to customers and community is a vision for banking we both share.

Sincerely,
Your First Colorado National Bank Team

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Overview

WHY THE CHANGE?

First Colorado National Bank was acquired by OakStar Bank almost three years ago. We have continued to operate as an independent bank since then, but now we are ready to join under one flagship.

WHAT'S CHANGING?

- We're making changes to better serve your financial needs, such as enhanced online banking features and additional products and services.
- Look for changes to your routing number and debit card number, as well as updates in the products and services we offer. Your account number will remain the same unless you are otherwise instructed by OakStar.
- Please review this book to familiarize yourself with upcoming changes to your accounts.

WHAT ISN'T CHANGING?

Much of the First Colorado National Bank experience you know and trust will remain the same. Your online banking login will not change (see page 17 for more information), and you'll see familiar faces. Like always, we're committed to serving your financial needs.

WE'RE HERE TO HELP

Your helpful and dedicated team at First Colorado National Bank is ready to answer any questions you may have. Please feel free to stop by your nearest location or give us a call at any time.





Your Committed Team

OAKSTAR BANK PUTS PEOPLE AND RELATIONSHIPS FIRST.




We know trust is earned over time. It's the everyday interactions, the friendships, and the history you have with your tellers and bankers that define your experience and build a relationship. The individuals you see and interact with every day are a valuable part of that. Our team members are here for you—ready to serve, to put their expertise and skills to work, and to continue meeting your financial needs.

Connect With Us

The OakStar Experience Center is a group of hand-picked, personable, and incredibly skilled team members with a single, shared goal: to help you with your banking needs. No chat bots or automated call systems here—OakStar Bank customers will always be warmly greeted by a real person. Whatever solution you're seeking, we'll find it—or connect you with the best person who can.

CONNECT WITH US

EASILY CONNECT WITH THE OAKSTAR EXPERIENCE CENTER:

-  417.447.0535
-  customerservice@oakstarbank.com
-  Chat with a team member through online banking

WE'LL BE HERE WHEN YOU NEED US:

Monday – Friday: 6:00 AM MT – 7:00 PM MT

Saturday: 7:00 AM MT – 12:00 PM MT

Where We SERVE

MISSOURI

Bolivar	340 S. Springfield Ave.	417.327.4480
Buffalo	1108 S. Ash St.	417.345.4242
Buffalo	101 N. Maple	417.345.1889
Camdenton	117 N. Business Rte. 5	573.346.3311
Camdenton	1335 E. US Hwy 54	573.317.9317
Clinton	1508 N. 2 nd St.	660.885.2357
Columbia+	1010 Club Village Dr.	573.317.3153
Hermitage	23193 US Hwy 54	417.745.4242
Joplin	1831 E. 20 th St.	417.385.4242
Kansas City*	4717 Grand Ave., Suite 425	816.285.9587
Lake Ozark	2128 Bagnell Dam Blvd.	573.365.4212
Macks Creek	14469 W. US Hwy 54	573.363.1000
Mountain Grove	1405 N. Main	417.447.6110
Nixa	605 W. Aven Ave.	417.724.6021
Osage Beach	5127 Osage Beach Pkwy.	573.348.3171
Springfield	1020 E. Battlefield	417.877.2020
Springfield	3620 E. Sunshine	417.447.0533
Sunrise Beach	15774 N. State Hwy 5	573.374.9500
Urbana	109 N. Main	417.993.4242

KANSAS

Kansas City	650 Kansas Ave.	913.371.1242
Kansas City	10950 Parallel Pkwy.	913.213.5700
Ottawa	226 W. 23 rd St.	785.521.3775
Overland Park	5841 W. 135 th St.	913.344.7400
Shawnee	10314 Shawnee Mission Pkwy.	913.551.8075

COLORADO

Delta	150 Gunnison River Dr.	970.874.0100
Grand Junction	501 Main St.	970.241.3325
Paonia	133 Grand Ave.	970.527.4141
Basalt+	725 E. Valley Rd.	417.605.3343



Scan our QR code
to be directed to
our location
finder or visit
OakStarBank.com

+Loan Production Office
* Mortgage Office

Introducing OakStar Bank

Founded in 2005 as a single location in Springfield, MO, OakStar Bank has grown into a collection of nearly 30 community-minded banks spanning three states. The word SERVE means everything to us at OakStar. Not only does it represent our core values—Stewardship, Empathy, Responsiveness, Vision, and Empowerment—but it also describes the mindset and heart we bring to work every day. We're here to serve, and we create an engaging environment that puts relationships first and feels a lot like catching up with old friends. In fact, chances are good that your bankers and tellers at OakStar *are* old friends. We're deeply rooted in our communities and proud to call them home.

We invite you to experience the OakStar Difference. Every day, we show up with our Missouri, Kansas, and Colorado communities in our hearts, ready to serve our neighbors, friends, area schools, and local businesses. When we say we're here for you, we really mean it. We're right here, ready to find solutions, put others first, and get stuff done—because our communities are at their best when all its citizens thrive.



S

STEWARDSHIP

Be accountable for the well-being of Team Members, Customers, and Shareholders—in service rather than control.

E

EMPATHY

Understand and be sensitive to the feelings and emotions of others.

R

RESPONSIVENESS

React quickly and positively.
GET STUFF DONE (GSD).

V

VISION

Have the courage and ability to do the impossible while having fun along the way.

E

EMPOWERMENT

Empower those around you. Share what you know, and attempt to make those around you better than yourself.

MISSION STATEMENT

Our mission is to develop meaningful relationships by creating extraordinary experiences for those we SERVE.

VISION STATEMENT

Our passion is to create a difference and leave a legacy by choosing to be the best version of ourselves as we SERVE each day.

Important Information

Planned Closure and Online Banking Availability

On **Saturday, June 1, 2024**, First Colorado National Bank locations will be closed. Online and mobile banking will also be offline. Locations will reopen on Monday, June 3, 2024, and online banking should be live by Sunday, June 2, 2024. You will receive an email from OakStar Bank as soon as you are able to log in.

New Routing Number: 086519159, effective June 3, 2024.

Your current routing number will no longer be active effective after **January 31, 2025**.

Account Number

Your account number will remain the same unless you are otherwise notified by OakStar.

Electronic Deposits and Payments

You will need to contact anyone who electronically deposits funds into your account, such as companies, employers, Social Security Administration, etc. Notify them that your routing number is changing.

You will also need to update your routing number for all recurring bills paid using the Automated Clearing House (ACH) system.

Checks

Your First Colorado National Bank checks will remain valid until the current First Colorado National Bank routing number becomes inactive on January 31, 2025. However, we recommend **swapping out your current First Colorado National Bank checks for OakStar checks as soon as possible**. Here's how:

- Visit your nearest location **before December 31, 2024**, and bring your old checks with you.
- We'll help you order your new checks.
- Don't forget to ask us about our current promotions!

Scheduled Transfers, eStatements, and Bill Pay

Scheduled transfers, eStatement enrollment, and Bill Pay transactions previously set up through online banking will seamlessly transfer into the OakStar system. These services will otherwise remain unchanged.

Important Information

ACH and Wire Transfers

ACH and wire transfers will need to be updated with the OakStar Bank routing number (086519159).

Statements

Your last First Colorado National Bank statement will be generated on 5/31/24. New process dates for statements by account type are as follows:

Current Rewards Accounts:

- Rewards checking account statements process on the last business day of each month.
- Rewards savings account statements process on the 5th of each month.

Personal Accounts:

- Personal account (not Rewards) statements will process on the 15th of each month.

Savings Accounts:

- Savings account (not Rewards) statements will process on the last business day of each quarter.

Commercial Accounts:

- Commercial account statements will process on the last business day of each month.

Voice Access

Voice Access Telephone Banking is a convenient, automated service that allows OakStar customers to check their balances and transfer history, make transfers, and more. Voice Access is free and available to all OakStar customers. Call 1.800.624.6144 to enroll.

ATMs

OakStar Bank is not part of the MoneyPass® ATM Network. Certain account types with qualifiers may still receive ATM fee refunds each month. A full list of OakStar Bank ATMs can be found here:

<https://www.oakstarbank.com/lets-talk/find-a-branch-atm>

Account Conversion

Your First Colorado National Bank account(s) have been moved into a corresponding OakStar Bank account. To find your new OakStar Bank account type and learn more about primary differences, view the "Account Conversion Chart" on page 12. Other minor changes to the terms and conditions of your accounts can be found in the disclosures provided in this booklet.

Account Conversion Chart

Account Types with terms remaining the same:

COLTAF Accounts, Rewards Cash, Rewards Cash Back, Rewards Cash Saver, and Rewards Cash Back Saver

Accounts with only a Name Change:

FIRST COLORADO NATIONAL BANK ACCOUNT	CONVERTED TO OAKSTAR BANK ACCOUNT
Non-Profit Business Checking Public Funds	Public Funds Non-Profit Fixed Checking
Non-Profit Business Checking	Non-Profit Fixed Checking

Business Accounts with Terms and Name Conversions:

FIRST COLORADO NATIONAL BANK ACCOUNT	CONVERTED TO OAKSTAR BANK ACCOUNT	PRIMARY DIFFERENCES
Craft Business Checking Public Fund	Public Fund Business Interest Checking	<ul style="list-style-type: none"> • Minimum Balance to open changes from \$100 to \$2,500 • Minimum to avoid per statement cycle maintenance fee changes from \$10,000 to \$2,500 • Moves tiered rates to a variable rate across all balances
Craft Business Checking	Business Interest Checking	<ul style="list-style-type: none"> • Minimum Balance to open changes from \$100 to \$2,500 • Minimum to avoid per statement cycle maintenance fee changes from \$10,000 to \$2,500 • Moves from tiered rates to a variable rate across all balances
Elite Business Checking Public Fund	Public Fund Business Interest Checking	<ul style="list-style-type: none"> • Minimum Balance to open changes from \$100 to \$2,500 • Minimum to avoid per statement cycle maintenance fee changes from \$0 to \$2,500 • Service charges change from \$25 to a \$10 maintenance fee • Moves from tiered rates to variable rate across all balances • Changes from charging \$0.25 per debit after 400 debits to \$0.25 per item after 200 items
Elite Sub Checking Public Fund	Public Fund Star Business	<ul style="list-style-type: none"> • Minimum to open changes from \$100 to \$25,000 • Adds a \$0.25 charge per item after 400 items
First Gold Reserve Business Checking	Business Interest Checking	<ul style="list-style-type: none"> • Changes Service Charge from \$20 to a \$10 per statement cycle maintenance fee • Adds a \$0.25 charge per item after 200 items • Moves from tiered rates to a variable rate across all balances
Business Prime Money Market	Business Investment Money Market	<ul style="list-style-type: none"> • Removes \$1 charge per debit after 6 debits per month
Business Prime Public Fund Money Market	Business Investment Public Fund Money Market	<ul style="list-style-type: none"> • Removes \$1 charge per debit after 6 debits per month
Money Market Business	Business Money Market	<ul style="list-style-type: none"> • Minimum to open changes from \$1,000 to \$100 • Minimum to avoid a statement cycle maintenance fee changes from \$1,000 to \$100 • Removes \$1 charge per debit after 6 debits per month • Moves from tiered rates to a variable rate across all balances
Managers Money Market Business	Business Money Market	<ul style="list-style-type: none"> • Minimum to open changes from \$10,000 to \$100 • Minimum to avoid a statement cycle maintenance fee changes from \$10,000 to \$100 • Service charge fee changes from \$20 to a \$10 statement cycle maintenance fee • Removes \$1 charge per debit after 6 debits per month • Moves from tiered rates to a variable rate across all balances
Managers Money Market Public Fund Business	Public Fund Business Money Market	<ul style="list-style-type: none"> • Minimum to open changes from \$10,000 to \$100 • Minimum to avoid a statement cycle maintenance fee changes from \$10,000 to \$100 • Service charge fee changes from \$20 to a \$10 statement cycle maintenance fee • Removes \$1 charge per debit after 6 debits per month • Moves from tiered rates to a variable rate across all balances

Business Accounts with Terms and Name Conversions Continued:

FIRST COLORADO NATIONAL BANK ACCOUNT	CONVERTED TO OAKSTAR BANK ACCOUNT	PRIMARY DIFFERENCES
Premier Money Market Business	Business Money Market	<ul style="list-style-type: none"> • Minimum to open changes from \$5,000 to \$100 • Minimum to avoid s statement cycle maintenance fee changes from \$5,000 to \$100 • The service charge fee changes from \$50 to a \$10 statement cycle maintenance fee • Removes \$1 charge per debit after 6 debits per month
Premier Money Market Public Fund	Public Fund Business Money Market	<ul style="list-style-type: none"> • Minimum to open from \$5,000 to \$100 • Minimum avoid a statement cycle maintenance fee changes from \$5,000 to \$100 • Removes \$1 charge per debit after 6 debits per month
Simple Business Checking	Small Business Checking	<ul style="list-style-type: none"> • Changes from \$0.25 per debit after 200 debits per month to \$0.25 per item after 200 items
Simple Business Savings	Business Money Market	<ul style="list-style-type: none"> • Changes service charge fee from \$5 to a \$10 statement cycle maintenance fee • Removes \$1 charge per debit after 6 debits per month
Simple Business Checking Public Fund	Public Fund Small Business Checking	<ul style="list-style-type: none"> • Changes from \$0.25 per debit after 200 debits per month to \$0.25 per item after 200 items
Simple Business Savings Public Fund	Public Fund Business Money Market	<ul style="list-style-type: none"> • Changes minimum to earn interest from \$100 to \$0 • Changes service charge fee from \$5 to a \$10 statement cycle maintenance fee • Removes \$1 charge per debit after 6 debits per month
Premium Business Checking	Star Business	<ul style="list-style-type: none"> • Changes minimum to earn interest from \$100 to \$0 • Changes service charge fee from \$5 to a \$10 statement cycle maintenance fee • Removes \$1 charge per debit after 6 debits per month

*At conversion the minimum balance required to earn interest will be removed. There will be no minimum balance required to begin earning interest on any interest-bearing deposit accounts.

Consumer Accounts Conversion:

FIRST COLORADO NATIONAL BANK ACCOUNT	CONVERTED TO OAKSTAR BANK ACCOUNT	CONVERTED ACCOUNT DETAILS
First Checking	E-Star Checking	See Truth in Savings disclosure on page 49 for details of converted account type.
Rewards Tunes	E-Star Checking	See Truth in Savings disclosure on page 49 for details of converted account type.
Legacy Checking	E-Star Checking	See Truth in Savings disclosure on page 49 for details of converted account type.
First NOW Personal	Premier 50 Checking	See Truth in Savings disclosure on page 53 for details of converted account type.
First Gold Reserve Personal	Premier 50 Checking	See Truth in Savings disclosure on page 53 for details of converted account type.
Prime Money Market	Investment Money Market	See Truth in Savings disclosure on page 69 for details of converted account type.
Money Market Personal	Money Market	See Truth in Savings disclosure on page 65 for details of converted account type.
Manager's Money Market	Money Market	See Truth in Savings disclosure on page 65 for details of converted account type.
Piggy Bank Saver	Acorn Savings	See Truth in Savings disclosure on page 61 for details of converted account type.
Premier Money Market Personal	Money Market	See Truth in Savings disclosure on page 65 for details of converted account type.
Simple Saver	Savings	See Truth in Savings disclosure on page 57 for details of converted account type.

Important Information

OakStar Bank Cutoff Times

Incoming Domestic Wire	5:00 P.M. MT
Incoming International Wire	5:00 P.M. MT
Outgoing Domestic Wire	4:00 P.M. MT
Outgoing International Wire	3:00 P.M. MT
Cash Management Transfers	11:00 P.M. MT
Online Banking Transfers	11:00 P.M. MT
Bill Pay Payments	3:00 P.M. MT
Mobile Deposit Cutoff	6:00 P.M. MT
Merchant RDC Deposit	7:00 P.M. MT
ACH Origination	5:00 P.M. MT

Please note that some of your wire transfer and mobile deposit time cutoffs may have changed.

CD/IRA Note

All CD/IRA CD interest rates and interest compounding will remain the same until maturity. Some minor changes may occur upon maturity and renewal. Your CD/IRA CD will renew at the terms listed on the Truth in Savings disclosures provided in this booklet (beginning on page 73) upon maturity.

Phone Numbers and Hours of Operation

All local phone numbers will remain the same. For a complete list of locations and hours, visit <https://www.oakstarbank.com/lets-talk/find-a-branch-atm>



Safe Deposit Box Fees

Please note that as of Monday, June 3, 2024, a \$15.00 late fee will be assessed for all past-due safe deposit boxes. Safe deposit box payments are considered late after 30 days.

Funds Availability Policy

OakStar Bank's Funds Availability Policy can be found on page 89.

Overdraft Privilege

OakStar Bank offers a special overdraft service for certain checking accounts. If your account type is eligible for the Overdraft Privilege Program, a packet with all of the details on the service will be sent to you in a separate mailing.

Debit Cards



Debit Cards

You will receive an unmarked envelope in the mail containing your new OakStar Bank Visa Debit Card **approximately two weeks prior to June 3, 2024.**

New debit cards cannot be activated until Monday, June 3, 2024. Please continue using your current debit card until then.

Customers will need to activate their new debit card on **Monday, June 3, 2024**, by calling 800.290.7893 and following the prompts. You can begin using your new OakStar Bank Visa Debit Card once activated.

Please note that your old Community First Bank Visa Debit Card will be deactivated on **Monday, June 3, 2024**, and will **no longer work after that date.**

OakStar Bank Visa Debit Card Features and Benefits

OakStar Bank Visa Debit Card customers have access to features and benefits, including:

Mobile Wallet is quick to set up, easy to use, and the most secure way to make debit card purchases.

Debit card purchases can help qualify customers for checking account rewards.

Pocket Change automatically rounds up debit card purchases to the nearest whole dollar, then pockets the pennies for you. Ask a banker how to enroll.

Tap to Pay with your OakStar Bank Visa Debit Card for a quick, easy, and secure payment method.

Debit Card and ATM Limits

The OakStar Bank Visa Debit Card has a daily ATM withdrawal limit of \$505 and a point of sale limit of \$1,500.

Recurring Payments

Please remember that your OakStar Bank Visa Debit Card will have an entirely different number than your Community First Bank Visa Debit Card. Your routing number will also change, and you may be notified by OakStar Bank that your account number will change.

Accordingly, **any recurring payments tied to your current numbers will need to be updated.**

We recommend making a list of all your recurring payments paid through your debit card, by electronic check, or automatically deducted from your checking account. Some examples could include streaming subscriptions, utilities, gym payments, HOA dues, etc.

Additional Fees

Please note that some of the fees associated with certain products or services may have changed.

Account Activity Printout.....	\$ 3.00
Account Closing Fee (1 st 12 months).....	\$ 25.00
ATM Replacement Card Fee.....	\$ 5.00
Bond Collection.....	\$ 10.00
Cashed Check (Non-Customer).....	\$ 10.00
Check Copy.....	\$ 3.00
Collections.....	\$ 25.00
Deposited Items Returned.....	\$ 4.00
Dormant Account Fee, per month (after 365 days inactivity).....	\$ 5.00
Fax Incoming and Outgoing, per page.....	\$ 1.00
Foreign Currency.....	\$ 7.00
Garnishment/Levy.....	\$ 35.00
Gift Card Fee.....	\$ 3.50
Kasasa Protect (Kasasa Customers).....	\$ 4.00
Kasasa Protect (Non-Kasasa Customers).....	\$ 5.00
Money Bags.....	\$ 5.00
Official Checks.....	\$ 5.00
Overdraft.....	\$ 30.00
<i>Fee per item, includes checks, ATM withdrawals, or other electronic means</i>	
Insufficient Funds.....	\$ 30.00
<i>Fee per item, includes checks, ATM withdrawals, or other electronic means</i>	
Loan Verification.....	\$ 10.00
Paper Statement Fee.....	\$ 5.00
Photocopies.....	\$ 1.00
Research, per hour.....	\$ 25.00
Return Mail Fee.....	\$ 7.50
Safe Deposit Boxes.....	varies
Safe Deposit Drill Fee.....	varies
Safe Deposit Late Fee.....	\$ 15.00
Stop Payment.....	\$ 25.00
Subpoena, per hour.....	\$ 50.00
Two Signatures Required Verification (Monthly).....	\$ 50.00
Wire Transfer (Incoming).....	\$ 15.00
Wire Transfer (Outgoing).....	\$ 25.00
Wire Transfer (International).....	\$ 50.00

Online & Mobile Banking



Customers who are currently enrolled in First Colorado National Bank's online banking will log into OakStar Bank's online banking on Monday, June 3, 2024. Your username and password will remain the same unless you have been notified otherwise by OakStar.

- Visit www.oakstarbank.com
- Click **Login** (in the upper right corner)
- Use your First Colorado National Bank **username and password** to log in.

Customers who are not currently enrolled in online banking may do so beginning Monday, June 3, 2024.

- Visit www.oakstarbank.com
- Click **Login** (in the upper right corner)
- Click **Enroll** and follow the onscreen prompts.

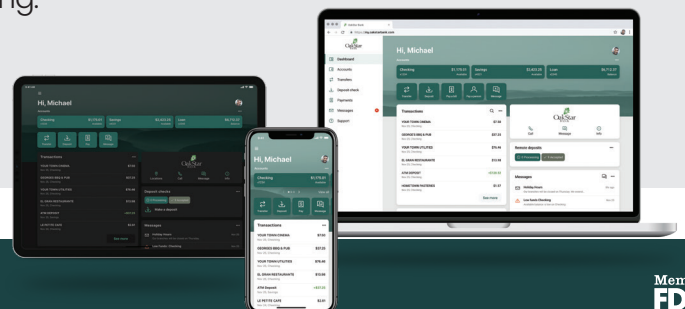


Customers may also enroll by downloading the OakStar Bank mobile app, titled *OakStar Bank Mobile* and shown to the left. Customers who currently use the First Colorado National Bank mobile banking app will need to delete that app from their phones on Monday, June 3.

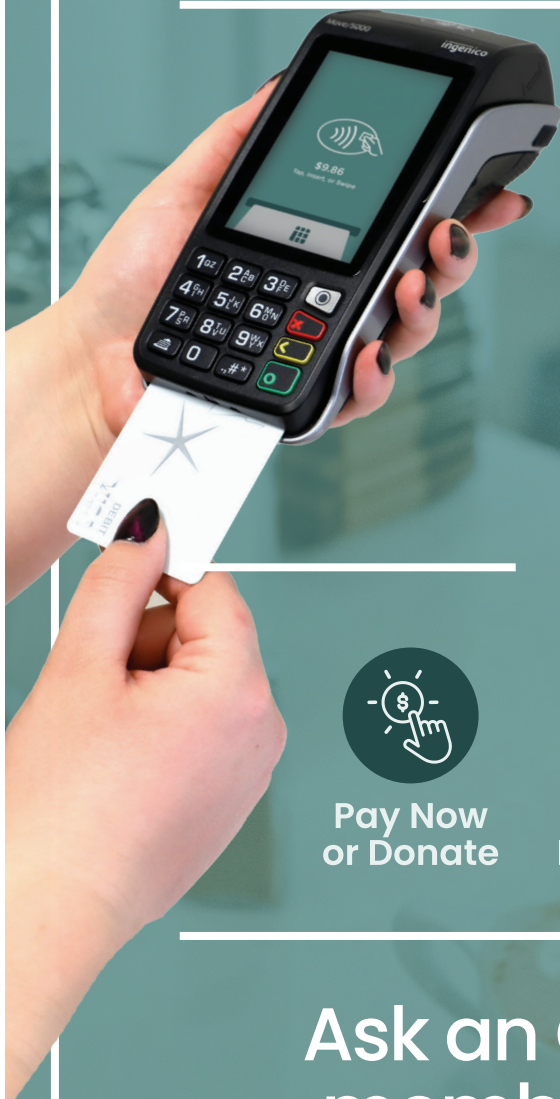
Enhanced Features

To ease your transition to OakStar, your new online banking platform will look and function almost identically as before—except for a few new tools and features, including:

- Budgeting tool
- Direct deposit switchover tool
- Account integration



DOES YOUR BUSINESS ACCEPT CARD PAYMENTS?



MERCHANT SERVICES SOLUTIONS

FEATURES



Pay Now
or Donate



Mobile
Payments



Email
Invoicing



Online
Payments

Ask an OakStar Bank team
member for more details!





Your Home, Your Future.
Our Profession, Our Passion.

Experience the competitive advantages that make OakStar Bank a leader and pacesetter in mortgage lending:

PERSONAL ATTENTION TO DETAIL

We personally meet with every client and provide guidance through the entire loan process. From selecting the correct product to locking in an interest rate, our focus is to create enjoyable home-buying or refinancing experiences.

EXPERIENCE

Our team's ability to recognize the best opportunities for our clients—and to execute and close deals on time—is unparalleled. We utilize over 160 years of combined experience to stay updated on economic trends and build wealth for our clients.

WHAT WE DO AT OAKSTAR BANK BEGINS AND ENDS WITH YOUR SUCCESS.

NMLS #406107





SBA LENDING

As a Small Business Administration (SBA) Preferred Lender, OakStar Bank is granted the highest level of independence that the SBA extends to lenders. We received this designation thanks to our high level of SBA experience and our excellence in processing and servicing SBA loans. It authorizes us to make decisions locally—without needing to send your loan request to SBA for approval. The result? A quicker, easier process for you.



START-UP BUSINESS

Let us help make your entrepreneur dreams come true!



REAL ESTATE

Whether you're a first-time buyer or looking for an additional location, we want to help.



BUSINESS ACQUISITION

Considering purchasing a business? Let us help you navigate the process with ease.



CONSTRUCTION/RENOVATION

We specialize in construction & renovation loans. Let us make the process less stressful.



MACHINERY & EQUIPMENT

Replacing aging machines? Purchasing new equipment? We're here to help.



DEBT REFINANCE

Ready to lock in better terms or lower your payment? We're ready to help.



WORKING CAPITAL

Need working capital to grow your business? Let us help with a working capital loan.



INVENTORY

Have the inventory in stock when your customers are ready to buy.



POCKET CHANGE

A Savings Option that Just Makes Cents!

HOW POCKET CHANGE WORKS

1

Enroll the OakStar Bank Visa Debit Card that you use for daily purchases.

2

Do what you already do! Use your debit card to purchase gas, groceries, lunch, etc.

3

This is our job! We will automatically save your extra cents and deposit them into your account.

TO ENROLL IN POCKET CHANGE, PLEASE VISIT
WWW.OAKSTARBANK.COM/PERSONAL/POCKET-CHANGE





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Electronic Fund Transfers

Your Rights and Responsibilities

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

Types of Transfers, Frequency and Dollar Limitations

(a) Prearranged Transfers.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your

checking savings prepaid account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your

checking savings prepaid account(s).

(b) Telephone Transfers. You may access your account(s) by telephone at 1-800-624-6144 using a touch tone phone, your account numbers, and Personal Identification Number

to:

Transfer funds from checking to savings

Transfer funds from savings to checking

Transfer funds from checking or savings to checking or savings

Transfer funds from to

Make payments from checking to loan accounts with us

Make payments from savings to loan accounts with us

Make payments from to

Get checking account(s) information

Get saving account(s) information

Get loan, CD, and IRA account(s) information

(c) ATM Transfers. You may access your account(s) by ATM using your ATM/DEBIT CARD and personal identification number to:

Making deposits to checking accounts

Make deposits to savings accounts

Get cash withdrawals from checking accounts you may withdraw no more than 500.00 per DAY

Get cash withdrawals from savings accounts you may withdraw no more than 500.00 per DAY

Transfer funds from savings to checking

Transfer funds from checking to savings

Transfer funds from checking or savings to checking or savings

Make payments from checking account to

Make payments from to

Get checking account(s) information

Get saving account(s) information

(d) Point-Of-Sale Transactions.

Using your card:

You may access your checking account account(s) to purchase goods

(in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Types of Transfers, Frequency and Dollar Limitations, Continued

- You may not exceed more than \$ 1,500.00 in transactions per DAY

- (e) **Computer Transfers.** You may access your account(s) by computer by LOGGING ON TO
WWW.OAKSTARBANK.COM

and using your
to:

USER ID AND PASSWORD

- Transfer funds from checking to savings
 Transfer funds from savings to checking
 Transfer funds from loans to checking or savings
 Transfer funds from checking or savings to checking or savings
 Make payments from checking to loan accounts with us
 Make payments from savings to loan accounts
 Make payments from to
 Get checking account(s) information
 Get saving account(s) information
 Get loan, CD, and IRA account(s) information
 Make person to person transfers; Arrange bill payments to third parties

- (f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by

and using your
to:

logging into mobile banking app
mobile device

- Transfer funds from checking to savings
 Transfer funds from savings to checking
 Transfer funds from loans to checking or savings
 Transfer funds from checking or savings to checking or savings
 Make payments from checking to loan accounts with us
 Make payments from savings to loan accounts
 Make payments from to
 Get checking account(s) information
 Get saving account(s) information
 Get loan account(s) information
 Arrange bill payments to third parties
 Mobile Deposit and Text Banking available

 You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

- (g) **Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Types of Transfers, Frequency and Dollar Limitations, Continued

(g) EFTs Initiated By Third Parties, Continued

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:

- Not exceed more than _____ payments by electronic check per _____.
- Make payments by electronic check from _____ . Payments are limited to _____ per _____.

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:

- Make no more than _____ payments per _____ for electronic payment of charges for _____ checks returned for insufficient funds.

Make electronic payment of charges for checks returned for insufficient funds from _____ . Payments are limited to _____ per _____.

General Limitations

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

- Transfer or withdrawals from a _____ account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to _____ per _____.

If you exceed the transfer limitations set forth above, your account shall be subject to closure.

Fees

We charge _____ each _____ to our customers whose accounts are set up to use _____.

We charge _____ each _____ but only if the _____ balance in the _____ falls below _____ during the _____.

Please refer to _____ for a list of all the prepaid account/card fees.

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

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

Documentation

- (a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)
- automated teller machine
 - point-of-sale terminal.
- You may not get a receipt if the amount of the transfer is \$15 or less.

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

(c) **In addition,**

- You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
- If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
- You may obtain information about the amount of money you have remaining in your prepaid account by calling the telephone number listed below. This information, along with a 12-month history of account transactions, is also available online at
- If your prepaid account is registered with us, you also have the right to obtain at least 24 months of written history of account transactions by calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
- You also have the right to obtain at least 24 months of written history of your prepaid account transactions by calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
-

Preauthorized Payments

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

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

- We charge \$25.00 for each stop payment.

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

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

Financial Institution's Liability

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

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

Confidentiality

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

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

Unauthorized Transfers

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

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

Visa® Debit Card. Additional Limits on Liability for OAKSTAR BANK CARD
Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, to anonymous Visa prepaid card transactions, or to

Unauthorized Transfers, Continued

transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Mastercard® Debit Card. Additional Limits on Liability for

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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

(a) Consumer Liability. There are no limitations on your liability for unauthorized transfers using this prepaid card. This is because we do not have a consumer identification or verification process for this prepaid card.

Error Resolution Notice

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

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

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

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

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

Error Resolution Notice, Continued

- There is not an error resolution process for prepaid cards. This is because we do not have a consumer identification or verification process for the prepaid cards we offer.
- In Case of Errors or Questions About Your Prepaid Account Telephone or Write at the telephone number or address listed in this disclosure as soon as you can, if you think an error has occurred in your prepaid account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing us at the telephone number or address listed in this disclosure. You will need to tell us:
 - (1) Your name and prepaid account number.
 - (2) Why you believe there is an error, and the dollar amount involved.
 - (3) Approximately when the error took place.

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

We will determine whether an error occurred within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, and your account is registered with us, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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

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

If you need more information about our error-resolution procedures, call us at the telephone number listed in this disclosure or visit

Keep reading to learn more about how to register your card.

- Warning regarding unverified prepaid accounts.** It is important to register your prepaid account as soon as possible. Until you register your account and we verify your identity, we are not required to research or resolve any errors regarding your account. To register your account, go to the website or call us at the telephone number listed in this disclosure. We will ask you for identifying information about yourself (including your full name, address, date of birth, and Social Security Number or government-issued identification number, so that we can verify your identity).

Important Information Regarding Your Prepaid Card

- FDIC insurance eligibility for your prepaid card.**
 - Be sure to register your card for FDIC insurance eligibility and other protections.
 - Your funds are eligible for FDIC insurance.

Your funds will be held at or transferred to us, an FDIC insured institution. Once here, your funds are insured up to \$250,000 by the FDIC in the event we fail, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

Important Information Regarding Your Prepaid Card, Continued

NCUA insurance for your prepaid card, if eligible.

Be sure to register your card for NCUA insurance, if eligible, and other protections.

Your funds are NCUA insured, if eligible.

Your funds will be held at or transferred to us, an NCUA-insured institution. Once here, if specific share insurance requirements are met and your card is registered, your funds are insured up to \$250,000 by the NCUA in the event we fail.

NOT FDIC or NCUA insured. The funds in our prepaid card are not FDIC or NCUA insured.

Treat this card like cash.

Your funds will be held at or transferred to us. If we fail, you are not protected by FDIC deposit or NCUA share insurance and you could lose some or all of your money.

Register your card for other protections.

No overdraft/credit feature. There is no overdraft/credit feature associated with your prepaid card.

Prepaid account information or complaints. For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Our contact information. You can use the contact information listed in this disclosure to get more information about your prepaid card. Contact us by: phone mail at our website

By signing below customer acknowledges receipt of pages 1, 2, 3, 4, 5, 6, 7, 8 and 9 of this notice:

Signed _____

Dated _____

INSTITUTION (name, address, telephone number, etc., and business days)

OAKSTAR BANK GRAND JUNCTION

501 MAIN STREET

GRAND JUNCTION, CO 81501

(417) 877-2020

BUSINESS DAYS: MONDAY THROUGH FRIDAY

EXCLUDING FEDERAL HOLIDAYS.

FACTS

WHAT DOES OakStar 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 personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Account Transactions and Transaction Histories
- Overdraft History and checking account information

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 OakStar Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OakStar 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 417.447.0535, and our Experience Center Team will assist you.
- Visit us online at www.oakstarbank.com/optout and fill out our opt out form.

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 417-447-0535 or go to www.oakstarbank.com

Who we are

Who is providing this notice?

The OakStar family of companies

What we do

How does OakStar 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.

We maintain physical, electronic and/or procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How does OakStar Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us income information or use your credit or debit card
- make deposits or withdrawals from your account

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account-unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with common ownership under OakStar Bancshares, Inc. and financial companies, such as financial institutions, and wealth management companies*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include mortgage companies and insurance companies*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include third party service providers who may be used to market our products to you.

Other important information



Terms and Conditions of Your Account

Contents:

- (1) Important Information about Procedures for Opening a New Account
- (2) Agreement
- (3) Liability
- (4) Deposits
- (5) Withdrawals
 - Important Terms for Accounts Where More Than One Person Can Withdraw*
 - Postdated Checks*
 - Checks and Withdrawal Rules*
 - Cash Withdrawals*
 - Multiple Signatures, Electronic Check Conversion, and Similar Transactions*
 - Notice of Withdrawal*
- (6) Ownership of Account and Beneficiary Designation
 - Single-Party Account*
 - Multiple-Party Account*
- (7) Rights at Death
 - Single-Party Account*
 - Multiple-Party Account With Right of Survivorship*
 - Multiple-Party Account Without Right of Survivorship*
 - Single-Party Account With Pay-on-Death Designation*
 - Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation*
- (8) Business, Organization, and Association Accounts
- (9) Stop Payments
- (10) Telephone Transfers
- (11) Amendments and Termination
- (12) Correction of Clerical Errors
- (13) Notices
- (14) Statements
 - Your Duty to Report Unauthorized Signatures (Including Forgeries and Counterfeit Checks) and Alterations on Checks and Other Items*
 - Your Duty to Report Other Errors or Problems*
 - Errors Relating to Electronic Fund Transfers or Substitute Checks*
 - Duty to Notify if Statement Not Received*
- (15) Reimbursement of Federal Benefit Payments
- (16) Temporary Account Agreement
- (17) Setoff
- (18) Check Processing
- (19) Check Cashing
- (20) Truncation, Substitute Checks, and Other Check Images
- (21) Remotely Created Checks
- (22) Unlawful Internet Gambling Notice
- (23) ACH and Wire Transfers
- (24) International ACH Transactions
- (25) Facsimile Signatures
- (26) Agency (Power of Attorney) Designation
- (27) Restrictive Legends or Indorsements
- (28) Account Transfer
- (29) Indorsements
- (30) Death or Incompetence
- (31) Fiduciary Accounts
- (32) Credit Verification
- (33) Legal Actions Affecting Your Account
- (34) Account Security
 - Your Duty to Protect Account Information and Methods of Access*
 - Positive Pay and Other Fraud Prevention Services*
- (35) Instructions From You
- (36) Monitoring and Recording Telephone Calls and Account Communications
- (37) Claim of Loss
- (38) Early Withdrawal Penalties
- (39) Changes in Name and Contact Information
- (40) Resolving Account Disputes
- (41) Waiver of Notices
- (42) Additional Terms

(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 (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Colorado 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 agreement 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 agreement 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 agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement 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 agreement 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 agreement should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

(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 indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, 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 indorsers to verify or guarantee their indorsements, or indorse in our presence.

(5) Withdrawals

Important Terms for Accounts Where More Than One Person Can Withdraw. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, 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 any 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 your account as another type of 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.

(5) Withdrawals, Continued

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.

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 deposit 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 separately provided 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 reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. 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.

Single-Party Account. Such an account is owned by one party.

Multiple-Party Account. Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

(7) Rights at Death

Single-Party Account. At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship. At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship. At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation. At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation. At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

(8) 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.

(9) Stop Payments

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 the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. 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).

(10) 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, if any, are described elsewhere.

(11) Amendments and Termination

We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

(11) Amendments and Termination, Continued

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 becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

(12) Correction of Clerical Errors

Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the Statements section.

(13) 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 any notice in time to have a reasonable opportunity to act on it. If a 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. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

(14) Statements

Your Duty to Report Unauthorized Signatures (Including Forgeries and Counterfeit Checks) and Alterations on Checks and Other Items. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we 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.

(14) Statements, Continued

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 or alterations 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 and alterations, 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 indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances.

However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (*For consumer accounts only*). For information on errors relating to electronic fund transfers (e.g., online, 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. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

(15) Reimbursement of Federal Benefit Payments

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 available legal remedy to recover the amount of our liability.

(16) 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.

(17) 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

(17) Setoff, Continued

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.

(18) Check Processing

We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

(19) 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 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.

(20) 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 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.

(21) 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

(21) Remotely Created Checks, Continued

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.

(22) 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.

(23) 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.

(24) International ACH Transactions

Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

(25) 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.

(26) Agency (Power of Attorney) Designation

The agent is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the agent may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

For accounts owned by a single individual, the owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner.

If our policy allows for the designation of an agent on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the agent to act on his/her behalf. Any one owner may revoke or terminate the authority, and the agent's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the agency, the agency is terminated upon the death of the last surviving owner.

(27) Restrictive Legends or Indorsements

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

(28) Account Transfer

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

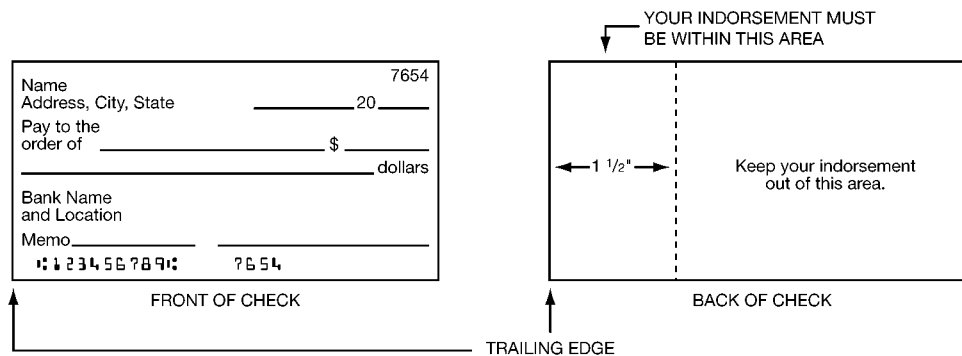
(29) Indorsements

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

(29) Indorsements, Continued

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

(30) 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.

(31) 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.

(32) 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.

(33) 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 as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is 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 and applicable law. 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, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

(34) Account Security

Your Duty to Protect Account Information and Methods of Access. Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers 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 or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

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.

(35) Instructions From You

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, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

(36) Monitoring and Recording Telephone Calls and Account 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. In contacting you about your account, we may use 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.

You acknowledge that the number we use to contact you may be 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 acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

(37) Claim of Loss

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, 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.

(38) 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 separately provided notice of penalty for early withdrawal for additional information.

(39) Changes in Name and Contact Information

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. 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 information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

(40) 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.

(41) 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 nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

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(42) Additional Terms

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: E-STAR CHECKING

Acct #: NO CHANGE

Date:

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

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.

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 \$ 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 \$ _____ . 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 _____ .

To Maintain the Account.

You must maintain a minimum balance of \$ _____ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ _____ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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

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

Paper Statement Fee \$5.00 Per Statement Cycle.

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: PREMIER 50 CHECKING

Acct #: NO CHANGE

Date:

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 (417) 877-2020

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.

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 \$ 500.00 to open this account.

To Avoid Imposition of Fees.

To avoid the imposition of the maintenance fee you must meet either of the following requirements:

A maintenance fee of \$ 8.00 will be imposed every month if the balance in the account falls below \$500.00 any day of the statement cycle.

A maintenance fee of \$8.00 will be imposed every month if the average daily balance for the cycle 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 \$. 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 .

To Maintain the Account.

You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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 to your account 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

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

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: SAVINGS

Acct #: NO CHANGE

Date:

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 (417) 877-2020 .

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.

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 maintenance fee you must meet the following requirements:

A maintenance fee of \$ 8.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the statement cycle.

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 \$. 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 .

To Maintain the Account.

You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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 to your account 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

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

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: CHILD'S ACORN SAVINGS

Acct #: NO CHANGE

Date:

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 (417) 877-2020.

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.

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 \$ 10.00 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 \$ _____.

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 _____.

To Maintain the Account.

You must maintain a minimum balance of \$ _____ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ _____ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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 to your account 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

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

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: MONEY MARKET

Acct #: NO CHANGE

Date:

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 (417) 877-2020

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.

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 .10 % with an annual percentage yield of .10 %. 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 \$ 2,500.00 to open this account.

To Avoid Imposition of Fees.

To avoid the imposition of the maintenance fee you must meet either of the following requirements:

A maintenance fee of \$ 10.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the statement cycle.

A maintenance fee of \$10.00 will be imposed every month if the average daily balance for the cycle falls below \$ 2,500.00.

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 \$. 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 .

To Maintain the Account.

You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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 to your account 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

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

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: INVESTMENT MONEY MARKET

Acct #: NO CHANGE

Date:

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 (417) 877-2020

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.

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 5.25 % with an annual percentage yield of 5.38 %. 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 will be based on changes in the Prime rate with an adjustable margin that could change at our discretion

The fixed initial rate is not determined by this rule.

The initial interest rate on your account is based on the Prime rate minus 3.25%

Subsequent rates

Frequency of Rate Change.

We may change the interest rate on your account weekly

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 \$ 100,000.00 to open this account.

To Avoid Imposition of Fees.

To avoid the imposition of the maintenance fee you must meet either of the following requirements:

A maintenance fee of \$ 50.00 will be imposed every month if the balance in the account falls below \$100,000.00 any day of the statement cycle .

A maintenance fee of \$50.00 will be imposed every month if the average daily balance for the cycle falls below \$ 100,000.00 .

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 \$. 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 .

To Maintain the Account.

You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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 to your account 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

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

TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a [X] apply only if checked.

Acct: 12 MONTH OR UNDER CD <250M

Acct #: _____

Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE:

[X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity.

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

[] 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.

COMPOUNDING AND CREDITING:

[X] Frequency - Interest will _____ be compounded quarterly.

Interest will be paid quarterly added back to the certificate.

[X] Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

[] Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

[X] Effect on Closing an Account. If you close your account before interest is credited, you will _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

[X] To Open the Account. You must deposit at least \$ 1,000.00 to open this account.

[] 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 _____.

BALANCE COMPUTATION METHOD:

[X] 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 _____.

ACCUAL 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).

[X] Interest begins to accrue on the business day _____.

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

MATURITY DATE:

[X] Your account will mature on NO CHANGE _____.

[] Your account will mature in _____.

[] We may accelerate the maturity or call this account, at our option, _____.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____.

The maximum amount you can deposit is \$ _____.

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)

TRUTH IN SAVINGS DISCLOSURE
FOR TIME ACCOUNTS

Terms following a [X] apply only if checked.

Acct: 12 MONTH OR UNDER CD 250M+

Acct #: _____

Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE:

[X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity.

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

[] 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.

COMPOUNDING AND CREDITING:

[X] Frequency - Interest will _____ be compounded quarterly. Interest will be paid quarterly added back to the certificate.

[X] Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

[] Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

[X] Effect on Closing an Account. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

[X] To Open the Account. You must deposit at least \$ 250,000.00 to open this account.

[] 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 _____.

BALANCE COMPUTATION METHOD:

[X] 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 _____.

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).

[X] Interest begins to accrue on the business day _____.

you deposit noncash items (for example, checks).

MATURITY DATE:

[X] Your account will mature on NO CHANGE.

[] Your account will mature in _____.

[] We may accelerate the maturity or call this account, at our option, _____.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____ .

The maximum amount you can deposit is \$ _____ .

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add't'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



TRUTH IN SAVINGS DISCLOSURE
FOR TIME ACCOUNTS

Terms following a [X] apply only if checked.

Acct: 12 MONTH OR UNDER IRA <250M

Acct #: _____

Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE:

[X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity.

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

[] 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.

COMPOUNDING AND CREDITING:

[X] Frequency - Interest will _____ be compounded quarterly.

Interest will be paid quarterly added back to the certificate.

[X] Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

[] Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

[X] Effect on Closing an Account. If you close your account before interest is credited, you will _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

[X] To Open the Account. You must deposit at least \$ 1,000.00 to open this account.

[] 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 _____.

BALANCE COMPUTATION METHOD:

[X] 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 _____.

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).

[X] Interest begins to accrue on the business day _____

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

MATURITY DATE:

[X] Your account will mature on NO CHANGE _____.

[] Your account will mature in _____.

[] We may accelerate the maturity or call this account, at our option, _____.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.
- 180 days' interest on the amount withdrawn
- 90 days' interest on the amount withdrawn
- 30 days' interest on the amount withdrawn
- _____

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

- You may make no more than _____ deposits into your account each _____
- You may only make deposits into your account _____

- You may make unlimited deposits into your account.
- You may not make any deposits into your account until maturity.
- The minimum amount you can deposit is \$ _____.
- The maximum amount you can deposit is \$ _____.
- _____

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a apply only if checked.

Acct: 12 MONTH OR UNDER IRA 250M+

Acct #: _____

Date: NO CHANGE

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 _____ (417) 877-2020 .

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.

FIXED RATE:

The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity .

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

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.

COMPOUNDING AND CREDITING:

Frequency - Interest will _____ be compounded quarterly .

Interest will be paid quarterly _____ added back to the certificate _____ .

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

Effect on Closing an Account. If you close your account before interest is credited, you will _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

To Open the Account. You must deposit at least \$ 250,000.00 to open this account.

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 _____ .

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 _____ .

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 on the business day _____

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

MATURITY DATE:

Your account will mature on NO CHANGE _____ .

Your account will mature in _____ .

We may accelerate the maturity or call this account, at our option, _____ .



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____ .

The maximum amount you can deposit is \$ _____ .

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add't'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



TRUTH IN SAVINGS DISCLOSURE
FOR TIME ACCOUNTS

Terms following a [X] apply only if checked.

Acct: MORE THAN 12 MONTH CD <250M

Acct #: _____

Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE:

[X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity.

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

[] 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.

COMPOUNDING AND CREDITING:

[X] Frequency - Interest will _____ be compounded quarterly.

Interest will be paid quarterly added back to the certificate.

[X] Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

[] Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

[X] Effect on Closing an Account. If you close your account before interest is credited, you will _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

[X] To Open the Account. You must deposit at least \$ 1,000.00 to open this account.

[] 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 _____.

BALANCE COMPUTATION METHOD:

[X] 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 _____.

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).

[X] Interest begins to accrue on the business day _____

you deposit noncash items (for example, checks).

MATURITY DATE:

[X] Your account will mature on NO CHANGE _____.

[] Your account will mature in _____.

[] We may accelerate the maturity or call this account, at our option, _____.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____ .

The maximum amount you can deposit is \$ _____ .

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a [X] apply only if checked.

Acct: MORE THAN 12 MONTH CD 250M+

Acct #: _____

Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE:

[X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity.

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

[] 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.

COMPOUNDING AND CREDITING:

[X] Frequency - Interest will _____ be compounded quarterly. Interest will be paid quarterly added back to the certificate.

[X] Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

[] Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

[X] Effect on Closing an Account. If you close your account before interest is credited, you will _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

[X] To Open the Account. You must deposit at least \$ 250,000.00 to open this account.

[] 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 _____.

BALANCE COMPUTATION METHOD:

[X] 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 _____.

ACCUAL 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).

[X] Interest begins to accrue on the business day _____.

you deposit noncash items (for example, checks).

MATURITY DATE:

[X] Your account will mature on NO CHANGE _____.

[] Your account will mature in _____.

[] We may accelerate the maturity or call this account, at our option, _____.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____ .

The maximum amount you can deposit is \$ _____ .

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add't'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a [X] apply only if checked.

Acct: MORE THAN 12 MONTH IRA <250M

Acct #: _____

Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE:

[X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity.

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

[] 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.

COMPOUNDING AND CREDITING:

[X] Frequency - Interest will _____ be compounded quarterly. Interest will be paid quarterly added back to the certificate.

[X] Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

[] Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

[X] Effect on Closing an Account. If you close your account before interest is credited, you will _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

[X] To Open the Account. You must deposit at least \$ 1,000.00 to open this account.

[] 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 _____.

BALANCE COMPUTATION METHOD:

[X] 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 _____.

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).

[X] Interest begins to accrue on the business day _____

you deposit noncash items (for example, checks).

MATURITY DATE:

[X] Your account will mature on NO CHANGE _____.

[] Your account will mature in _____.

[] We may accelerate the maturity or call this account, at our option, _____.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____ .

The maximum amount you can deposit is \$ _____ .

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a [X] apply only if checked. Acct: MORE THAN 12 MONTH IRA 250M+ Acct #: Date: NO CHANGE

[X] 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 (417) 877-2020.

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.

[X] FIXED RATE: [X] The interest rate for your account is NO CHANGE % with an annual percentage yield of NO CHANGE %. We will pay this rate until first maturity. [] The interest rate and annual percentage yield for your account depend upon the applicable rate tier.

[] 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.

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.

COMPOUNDING AND CREDITING: [X] Frequency - Interest will be compounded quarterly. Interest will be paid quarterly added back to the certificate. [X] Withdrawal of Interest Before Maturity. [] Required Interest Distribution. [X] Effect on Closing an Account.

MINIMUM BALANCE REQUIREMENTS: [X] To Open the Account. You must deposit at least \$ 250,000.00 to open this account. [] 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.

BALANCE COMPUTATION METHOD: [X] Daily Balance Method. We use the daily balance method to calculate the interest on your account. [] Average Daily Balance Method. We use the average daily balance method to calculate interest on your account.

ACCUAL OF INTEREST ON NONCASH DEPOSITS: [] Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items. [X] Interest begins to accrue on the business day you deposit noncash items (for example, checks).

MATURITY DATE: [X] Your account will mature on NO CHANGE. [] Your account will mature in. [] We may accelerate the maturity or call this account, at our option.



Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: you may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty

Interest: you can only withdraw interest credited in the term before maturity of that term without penalty

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

The interest rate we will use to calculate the interest forfeiture will be: the interest rate in effect at the time of withdrawal

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____ .

The maximum amount you can deposit is \$ _____ .

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have 10 days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be see add'l terms below, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same we offer on new time deposits on the maturity date which have the same (or similar, see below) term, minimum balance (if any) & other features as the original time deposit.

BONUSES:

You will _____ as a bonus _____

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

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: If your original term is no longer offered by the bank, your CD will renew at the closest available term to the _____ number of months of your original term. (page 2 of 2)



FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 6:00 P.M. 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 6:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, 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 bank, 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.

LONGER DELAYS MAY APPLY

Case-by-case delays. 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 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.
- * You deposit checks totaling more than \$5,525 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * There is an emergency, such as a 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.

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, & the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 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 will not be available until the second business day after the day of your deposit.

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



Thank you

to our First Colorado National Bank
customers. We are excited to continue to
bring an exceptional banking experience to
the Paonia and Delta communities.

OakStar Bank
1020 E Battlefield
Springfield, MO 65807



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