

meets certain conditions. For example, the checks must be made payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the date of your deposit.

Second-Day Availability

If the deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 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 eleventh business day after the day of your deposit.

Disclosures Regarding Electronic "Wholesale Credit" Transaction Subject to Uniform Commercial Code Article 4A

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such an entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you.

Choice of Law: We may accept on your behalf payments to you account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

Hours

Lobby -

9:00 a.m. - 3:30 p.m. Tuesday - Friday
9:00 a.m. - 12:00 p.m. Saturday

Closed Monday



PO Box 398
4TH and Pearson
Waverly, KS 66871-0398
Phone: (785) 733-2564



PO BOX 398
4TH AND PEARSON
WAVERLY, KS 66871-0398
PHONE: (785) 733-2564

**YOUR ABILITY
TO WITHDRAW
FUNDS**

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 they are available, you may withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 2:00 p.m. Monday through Thursday or before 2:00 p.m. Friday 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 2:00 p.m. Monday through Thursday or after 2:00 p.m. Friday or on a day we are not open, we will consider that the deposit was made on the next business day that we are open. Deposits made in the night depository after 2:00 p.m. will be considered made on the next business day.

If you make a deposit at an ATM that we operate before 2:00 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 at an ATM after 2:00 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. Funds from any deposits (cash or checks) made at an Automated Teller Machine (ATMs) we do not operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs we own or operate. All ATMs that we own or operate are identified as our machines.

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 fifth business day after the day of your deposit. The first \$100 of your deposit, however, will 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 the 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 Exception Delays

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

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check previously returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh 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.

Immediate Availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability

Funds from deposits of cash, wire transfers, and the first \$5,000 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