



Disclosure of Account Terms

Burlington/Waverly, Kansas

Banclub and NOW Accounts

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded monthly and credited on the last day of each monthly cycle. If you close your account before interest is credited, you will not receive the accrued interest.

The average daily balance method is used 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.

Not available for for-profit corporations, partnerships or associations.

Savings Accounts

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded semi-annually and credited on the last day of each semi-annual cycle. If you close your account before interest is credited, you will not receive the accrued interest. Interest less than \$1.00 does not pay.

Account allows for no more than six transfers or withdrawals per semi-annual period (6 months).

The average daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Christmas Savings Account

The same account terms as a regular savings account except as follows:

Deposits can be made at any time but must be made at least monthly by transfer from another account. Withdrawals are not allowed except on November 1st of each year by Cashiers Check and will be mailed by the bank. Accrued interest will be paid each November.

Money Market Accounts

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Interest is compounded monthly and credited on the last day of each monthly cycle. If you close your account before interest is credited, you will not receive the accrued interest.

Account allows for not more than six transfers or withdrawals per month. There are no checking privileges.

The average daily balance method is used 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.

Certificates of Deposits and IRA Accounts

The interest rate for your account will be paid until the maturity date of your certificate.

Interest is compounded and paid semi-annually or at maturity, whichever occurs first.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

The account will automatically renew at maturity. You will have ten (10) calendar days from the maturity date to withdraw your funds without being charged a penalty.

After the account is opened, you may not make deposits into or withdrawals from this account without being charged a penalty.

The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed:

Term	Penalty
91 days CD	3 months' interest
182 days CD	3 months' interest
9 months CD	3 months' interest
12 months CD	3 months' interest
15 months CD	6 months' interest
18 months CD	6 months' interest
30 months CD	6 months' interest
60 months CD	6 months' interest

Additional disclosures for your account are included on the attached sheets.