

GREAT SOUTHERN BANK

Statement Savings Account

- Minimum opening balance \$25
- \$3 monthly service charge if minimum balance falls below \$100. (Fees waived for customers under 16 and over 60.)
- Interest compounded quarterly.
- Free Great Access Check/ATM card
- Transfer ability through 24-hour phone bank and Great Access Online Banking
- By regulation, this account is limited to six pre-authorized transfers each month, three of which may be by draft or similar order.
- No limit to in-person withdrawals.

GREAT SOUTHERN BANK

STATEMENT SAVINGS ACCOUNT DISCLOSURES

TRUTH-IN SAVINGS DISCLOSURE

The interest rate and annual percentage yield stated below are accurate as of the date the disclosure is provided. If you would like more current rate and yield information please call us at (417) 887-4400 or (800)-749-7113.

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

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

VARIABLE RATE

The interest rate for your account is 0.51% with an annual percentage yield of 0.51%. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Minimum Balance Requirements

1. To open the account, you must deposit at least \$25.00 to open this account.
2. To avoid the imposition of the service charge, you must meet the following requirements:
 - A service charge of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the statement cycle.
3. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting

Interest will be compounded quarterly. Interest will be credited quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

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

Transaction Limitations

You may only make 6 transfers from your account each statement cycle - 3 by checks to third parties and debit card transactions. Cash & ATM transactions are unlimited. You may only make 6 preauthorized transfers from your account each statement cycle.

Temporary Account Restrictions

Withdrawals will not be allowed from your account until we receive a completed signature card.

Additional Terms

1. \$1.00 FEE FOR CHECK IMAGES.
2. \$4.00 FEE FOR CHECK RETURN.
3. FEE IS WAIVED IF MINIMUM BALANCE IS GREATER THAN \$4,999.99.
4. GREAT SOUTHERN BANK MAY PAY CHECKS AND OTHER ITEMS IN ANY ORDER IT CHOOSES.

ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) *Prearranged Transfers.*

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

(b) *Telephone Transfers.*

You may access your account(s) by telephone at 417-895-4567 or 1-800-725-6622 using a touch tone phone, your account number(s), and a (PIN) personal identification number to:

1. Transfer funds from checking to savings
2. Transfer funds from savings to checking
3. Get checking account(s) information
4. Get savings account(s) information
5. Get rate and product information

(c) *ATM Transfers.*

You may access your account(s) by ATM using your Great Access check card and personal identification number (PIN) to:

1. Get cash withdrawals from checking account(s) you may withdraw no more than \$500.00 per day.
2. Get cash withdrawals from savings account(s) you may withdraw no more than \$500.00 per day.
3. Transfer funds from savings to checking
4. Transfer funds from checking to savings
5. Get checking account(s) information
6. Get savings account(s) information

(d) *Point-Of-Sale Transactions.*

Using your card:

1. You may access your checking account(s) or savings account(s) to purchase goods (in person, by phone or by computer), pay for services (in person, by phone or 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.
2. You may not exceed more than \$2,000.00 in transactions per day.

(e) *Computer Transfer.*

You may access your account(s) by computer at www.greatsouthernbank.com and using your account number(s), access code to:

1. Transfer funds from checking to savings
2. Transfer funds from savings to checking
3. Make payments from checking to loan accounts with us
4. Get checking account(s) information
5. Get savings account(s) information
6. Pay bills through our bill pay services

(f) *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:

1. 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 make payments by electronic check from your Money Market. Payments are limited to 6 per cycle.
2. 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 electronic payment of charges for checks returned for insufficient funds from Money Market payments are limited to 6 per cycle.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to 6 per month with no more than 3 transfers by check or similar order to third parties. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

FEES

Internet Banking Bill Pay: We charge \$4.00 each month for 0-10 payments for internet banking customers who use our bill payment option and .40 for each over 10. Except as indicated above, we do not charge for Electronic Funds 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

You can get a receipt at the time you make any transfer to or from your account(s) using one of our automated teller machines or point-of-sale terminals. If you have arranged to have direct deposits made to your account(s) 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. 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.

PREAUTHORIZED PAYMENTS

- (a) *Right to stop payments and procedures 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 \$29.00 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(s) on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
 - If, through no fault of ours, you do not have enough money in your account to make the transfer.

- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account(s) 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.
5. As explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

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

MasterCard® Debit. You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by MasterCard. MasterCard is a registered trademark of MasterCard International Incorporated.

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

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® transaction or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa transaction 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 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.

For problem resolution, call or write:

Great Southern Bank
Attn: Customer Service Department
218 S. Glenstone
Springfield, MO 65802

(417) 895-4777 or (800) 725-6622

*****FUNDS AVAILABILITY DISCLOSURE*****

Great Southern Bank
218 S. Glenstone Ave.
Springfield, MO 65802
Phone: (417) 887-4400

This policy statement applies to all deposit accounts.

Our policy is to make funds from your 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 can withdraw the funds 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.

FOR DEPOSITS AT BRANCHES IN SPRINGFIELD, OZARK, NIXA, REPUBLIC, LEE'S SUMMIT, JOPLIN AND NEOSHO:

If you make a deposit before 7:00 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 7:00 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.

FOR DEPOSITS AT BANKING CENTERS OUTSIDE SPRINGFIELD, OZARK, NIXA, REPUBLIC, LEE'S SUMMIT, JOPLIN AND NEOSHO:

If you make a deposit before 3:00 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 3:00 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 any account with us. The funds in the 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****

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. However, the first \$100 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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 first business day after we receive your deposit.

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

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

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

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit.

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

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, tax identification number and other information that will allow us to identify you. We may also ask for your driver's license information or other identifying documents.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?

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

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

What are my rights regarding substitute checks?

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

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

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

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

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us in writing at Great Southern Bank, Attn: Research & Adjustment Dept, 218 S. Glenstone, Springfield, MO 65802, contact Customer Service at (417) 895-4777 or (800) 725-6622 or stop by one of our banking centers to complete a dispute form. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include: (1) A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect); (2) An estimate of the amount of your loss; (3) An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and (4) A copy of the substitute check [and/or] the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check.

IMPORTANT INFORMATION ABOUT YOUR PRIVACY

Our Privacy Promise

Great Southern Bank is committed to protecting the privacy of our customers' information. As part of our commitment to protecting our customers' privacy we have adopted privacy principles and have implemented them at all levels of our organization. We understand that you expect your personal and financial affairs to be held in the strictest confidence. As a customer of Great Southern Bank, you have entrusted us to protect your privacy and to safeguard your personal information.

As part our commitment to protecting your information, we do not disclose any personal information about our customers or former customers to anyone outside our affiliated companies, except as permitted by law.

Why We Collect Customer Information

We collect information about you only where we believe it will help administer our business or provide products, services and other opportunities to you. Some of the reasons we use your information are as follows:

1. To protect and administer your records, accounts and funds
2. To comply with certain laws and regulations
3. To help us design and improve our products and services

4. To better understand your financial needs.

We Protect and Limit Access to Your Information

We establish and maintain security procedures designed to help prevent unauthorized access to your private, confidential information. We restrict access to your personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal information. We also update and test our computers, hardware, software and other technology to assure the integrity and security of our information systems.

What Information We Collect

We may collect the following personal information about you:

1. Information about your identity, such as your name, address and social security number
2. Information about your transactions with us and our affiliates, such as your account balance and payment history
3. Information we receive from you on applications or other forms, such as assets and income
4. Information we receive from consumer reporting agencies or other companies, such as creditworthiness and payment history

We do not share any of the above information with anyone outside our affiliated companies. Additionally, the final two categories of personal information are referred to as personal credit information and will not be shared with our affiliates outlined below.

We Will Maintain Accurate Information

Maintaining the accuracy of your personal information is important. We have procedures to help assure that your personal information is accurate, current and complete. We also have procedures to correct inaccurate information in a timely manner, including processes to update information or remove outdated information. If you discover any information we have about you that is incorrect, please let us know by calling the telephone number provided below.

We Restrict Disclosure of Account Information

We do not reveal specific information about your accounts or other personally identifiable data to parties outside our organization unless it is under the following circumstances:

1. You request or authorize disclosure
2. The information is provided to help complete a transaction initiated by you
3. The information is provided to a reputable credit bureau or similar information reporting agency
4. The disclosure is otherwise lawfully permitted or required.

This policy will remain in effect should your relationship end with us.

Sharing Information with Great Southern Bank Affiliates

The following companies are owned by Great Southern Bank: Great Southern Investments, Great Southern Insurance and Great Southern Travel. All of these companies work together to provide the accounts and services you want. By sharing information about your accounts and relationships among our family of companies, we can serve you more efficiently and make it easier for you to do business with us. We will only provide the following types of information about our customers or former customers to our affiliates as allowed by law:

1. Information about your identity such as your name, address and social security number
2. Information about your transactions with us such as your account balance and payment history

Any information shared with our affiliates will not be used to market their products and services to you.

We Maintain Your Privacy When We Do Business Outside Our Organization

It is sometimes necessary to provide personally identifiable information about you to a party outside our organization. Therefore, we may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. When we work with outside businesses or companies, these vendors agree to safeguard your personal and confidential information, and these vendors must abide by applicable law.

We Will Not Share Your Information Outside Our Organization

We maintain procedures designed to protect your personal information. Other than under the limited exceptions explained above, it is our practice not to share customer information outside our organization. **You do not need to request this confidentiality - it is our standard practice.**

If you have questions or concerns regarding our privacy policy, please contact us at 417-887-4400 or 800-749-7113.

Service Charges Effective June 1, 2007

Account activity print-out	\$2.00
ATM Inquiries (foreign machine)	\$2.25
MC Int'l Cross-Border Fee	.08% of Transaction
MC Currency Conversion Fee	.02% of Transaction
ATM Withdrawals (foreign machine)	\$2.25
ATM/Debit Card Reorder	\$5.00
ATM/Debit Specialty Card	\$5.00
ATM/Debit Photo Card	\$8.00
ATM/Debit Card PIN mailer Reorder	\$1.00
Bond Collections – Customer (Coupons)**	\$10.00
Bond Redemption – Customer (EE)**	FREE
Bond (Re-issue) (per Bond) (\$10.00 minimum)	\$0.50
Cashed Check – Non Customer (Approved Account)	\$20.00
Cashed US Government Check – Non Customer	\$20.00
Check Copy – Non-Safekeeping	\$3.00
Check Copy – Safekeeping	\$2.00
Check Copy – Image Account	\$2.00
Coin per roll – Customer	FREE
Collection Item Incoming – Customer	\$30.00
Collection Item Incoming – Non Customer	\$35.00
Collection Item Outgoing – Customer**	\$35.00
Credit/Deposit Verifications	\$10.00
Currency Per Strap – Customer**	FREE
Deposited Item Returned – Per Item	\$4.00
Deposited Item Returned – Reclear	\$3.00
Deposited Item Returned – Special Handling per month	\$25.00
Dormant Account	\$7.00
Fax – Incoming	\$5.00
Fax – Outgoing (per page) (\$5.00 maximum)	\$1.00
Foreign Currency Purchase – Customer**	\$6.00
Foreign Currency Sale – Customer**	\$6.00
Foreign Draft	\$25.00
Foreign Draft Rush Delivery / Next Day	\$10.00
Garnishment / Levy	\$40.00
Insufficient Funds	\$29.00
Loan Verifications	\$10.00
Money Orders – Customer**	\$2.50
Notary – Customer	FREE
Notary – Non Customer (per signature)	\$2.00
Official Checks – Customer**	\$3.50
Overdraft	\$29.00
Paid in full letter for a charged off account	\$20.00
Photocopy (per page)	\$2.00
POS Transaction	FREE
Pre-authorized Account Transfer	FREE
Reg. D – Excessive Transaction Fee Per Cycle	\$10.00
Research per quarter hour	\$8.00
Research Expedite Request (1 hour or less)	\$10.00
Research on CD, Additional Fees Apply	\$5.00

Multiple Signature Review (per account, per month)	\$10.00
Safe Deposit Boxes (Annual Rental)	
2 x 5 x 14	\$22.00
2 x 5 x 22	\$22.00
3 x 5 x 22	\$27.00
3 x 10 x 22	\$32.00
5 x 5 x 22	\$28.00
5 x 10 x 22	\$46.00
10 x 10 x 22	\$77.00
Statement – Check Return	\$4.00
Statement – Copy	\$6.00
Statement – Customer pickup per month	\$10.00
Statement – Monthly Images	\$1.00
Statement – Special Cut Off	\$10.00
Stop Payment	\$29.00
Subpoenas / Summons Appearance (per hour)	\$85.00
Auto Sweep to Cover Overdraft	\$5.00
Telephone Payment	FREE
Payment by Visa, MC, Discover	3% of Payment
Telephone Transfer – 24 hour account information line	FREE
Telephone Transfer – Customer Service	\$2.00
Temporary Checks / Deposit Slips	FREE
Travelers Cheques for one signature Per \$100 – Customer**	2% of Face Value
Wire – Foreign Incoming/Outgoing – Customer**	\$36.00
Wire – Incoming – Customer**	\$15.00
Wire – Outgoing – Customer**	\$20.00
Wire – Outgoing – Customer via Internet Banking	\$7.50

**Services not offered to non-customers