

GREAT SOUTHERN BANK
THREE MONTH TIME DEPOSIT ACCOUNT

- Minimum opening balance \$250
- Automatic renewal – seven-day grace period
- Interest compounded monthly

TRUTH-IN-SAVINGS INFORMATION
THREE MONTH TIME DEPOSIT ACCOUNT

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) 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.

FIXED RATE

The interest rate for your account is 0.85% with an annual percentage yield of 0.85%. We will pay this rate until the first maturity.

Minimum Balance Requirements

1. To open the account, you must deposit at least \$250.00 to open this account.
2. 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

Frequency

Interest will be compounded monthly. Interest will be credited monthly and added back to the certificate or credited to another account.

Withdrawal of interest before maturity

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

Effect on closing an account

If you close your account before interest is credited, you will 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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day the deposit is received.

Maturity Date

Your account will mature 182 days after the account is opened.

Time deposit withdrawal limitations:

The principal of your account can only be withdrawn at maturity. If you choose to withdraw before maturity or after your grace period you will incur a penalty. The penalty will be an amount equal to 91 days of interest on the amount withdrawn.

Additions to account:

You may only make deposits into your account at maturity.

Renewal policy:

This account will automatically renew at maturity. You will have seven days after the maturity date to withdraw funds without penalty. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the current rate for this term at maturity.

A final Truth-in-Savings disclosure will be sent with your new account opening packet. Please review those disclosures carefully. Terms may be different than those provided above.

IMPORTANT INFORMATION ABOUT PROCEEDURES 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 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.