ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS, EXCLUDING BILL PAYMENTS

(Section applies to personal accounts only.)

Contact us as soon as you can, if you think your statement is wrong, or if you need more information about a transfer listed on your paper statement. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. When you contact us:

- 1) Tell us your name and account number.
- Describe the error or 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 contact us by telephone or by e-mail, we may require you to send us your complaint or question in writing by postal mail or fax within 10 business days.

Errors related to your electronic transfers, excluding bill payments, will be subject to the current provisions of the Electronic Funds Transfer disclosure.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL PAYMENTS

(Section applies to personal accounts only.)

Because bill payments are initiated by you, errors with these types of transactions are excluded from error resolution rights. We agree to assist you to the extent we are able to resolve any issues with a payee. You agree that you are responsible for the resolution of matters related to bill payments. Should you need to contact us for assistance, be prepared to:

- 1) Tell us your name and account number used to pay the bill.
- Provide us with the payment amount, ID number, the date of the transaction and payee account number for the payment in question.

OUR LIABILITY FOR FAILURE TO MAKE TRANSFER

If we do not complete a transfer from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. 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 a transfer.
- 2) If a legal order directs us to prohibit withdrawals from the account.
- 3) If your account is closed, or if it has been frozen.
- 4) If the transfer would cause your balance to go over the credit limit of an established line of credit for any credit arrangement set up to cover overdrafts.
- 5) If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
- 6) If any electronic terminal, telecommunication device, or any part of the Great Access Online electronic fund transfer system is not working properly and you knew about the problem when you started the transfer.
- 7) If you have not provided us with complete and correct payment information for the Bill Pay Service, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.

- If you have not properly followed the on-screen instructions for using Great Access Online.
- If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions we have taken.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, expressed or implied, including any implied warrant of merchantability or fitness for a particular purpose, in connection with Great Access Online services provided to you under this Agreement. We do not and cannot warrant all Great Access Online services will be available and operational at all times. Except as specifically provided in the Agreement, or otherwise required by law, you agree our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Great Access Online, including loss of profits, revenue, data, or use by you or any third party, whether in an action in contact or tort or based on a warranty. Further, in no event shall the liability of Great Southern Bank and its affiliates exceed the amounts paid by you for the services provided to you through Great Access Online.

YOUR RIGHT TO TERMINATE

You may cancel your Great Access Online service at any time by providing us with written notice by postal mail or fax. Your access to Great Access Online will be suspended within three business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

OUR RIGHT TO TERMINATE

You agree we can terminate or limit your access to Great Access Online for any of the following reasons:

- Without prior notice, if you have insufficient funds in any one of your Great Southern Bank accounts. Great Access Online service may be reinstated, by our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
- Upon three business days notice, if you do not contact us to designate a new primary checking account immediately after you close your primary checking account.
- 3) Upon reasonable notice, for any other reason at our sole discretion.

COMMUNICATION

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

- E-mail: You can contact us by e-mail at intbanking@greatsouthernbank.com. (Please note that banking transactions through Great Access Online are not made via e-mail.)
- Telephone: You can contact us by telephone at 417-895-4777 or 1-800-749-7113
- Facsimile: You can contact us by fax at 417-895-4553
- · Postal Mail: You can write to us at:

Great Southern Bank Attn: Internet Banking PO Box 9009 Springfield, MO 65808

• In Person: You may visit us in person at any of our locations

CONSENT TO ELECTRONIC DELIVERY OF NOTICES

You agree any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic funds transfer disclosures, may be made electronically by posting the notice on the Great Access Online website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

Online Access Agreement







AGREEMENT

This agreement is a contract which establishes the rules covering your accounts at Great Southern Bank through Great Access Online. By using Great Access Online, you accept all the terms of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Great Southern Bank accounts as well as your other agreements with Great Southern Bank such as loans, continue to apply notwithstanding anything to the contrary in the Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Missouri (except to the extent this Agreement can and does vary such rules or laws). 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. The headings in this Agreement are for convenience or reference only and will not govern the interpretation or the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Great Southern Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with the enrollment form, constitutes the entire agreement between you and Great Southern Bank with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

DEFINITIONS

As used in the Agreement, the words "we," "our," "us," and "BANK" mean Great Southern Bank. "You" and "your" refer to the account holder authorized by Great Southern Bank to use Great Access Online under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through Great Access Online. "Account" or "accounts" means your accounts at Great Southern Bank. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sales transactions, transfers to and from your Great Southern Bank accounts using Great Access Online including Bill Pay Service. "Great Access Online" means the services provided pursuant to this Agreement, including Bill Pay Service. "Business days" means Monday through Friday. Holidays are not included.

ACCESS

To use Great Access Online, you must have at least one account at Great Southern Bank, access to Internet service, and an e-mail address. Once we have received your enrollment form and verified your account information, we will send you, either by e-mail or by postal mail, confirmation of our acceptance of your enrollment, along with your assigned login ID and temporary password. Great Access Online can be used to access only the Great Southern Bank accounts which you have designated for access on your enrollment form. You can add or delete any of your Great Southern Bank accounts from this Agreement by contacting us through the Web site or by visiting any banking center. Access to your accounts through Great Access Online will be based upon the identification of users and authority levels specified by you in your enrollment form. We undertake an obligation to monitor transactions through Great Access Online to determine they are made on behalf of the account holder.

GREAT ACCESS ONLINE SERVICES

You can use Great Access Online to check your Great Southern Bank account balances, search for transactions, view checks, transfer funds between your Great Southern Bank accounts, make loan payments, retrieve current Great Southern Bank statements, request stop payments, and pay bills from your Great Southern Bank accounts if you have requested Bill Pay Service on your enrollment form. Balance and activity information are available as of 7:00 p.m. (Central Standard Time) of the previous business day.

HOURS OF ACCESS

You can use Great Access Online seven days a week, twenty-four hours

a day, although some or all Great Access Online services may not be available occasionally due to emergency or scheduled Great Access Online maintenance. We agree to post notice of any extended periods on non-availability on the Great Access Online Web site.

YOUR ACCESS CREDENTIALS

For security purposes, you will be issued certain login information by us and asked to complete other steps via the Great Access Online system to authenticate your login with us. You are required to change your password upon your initial login to Great Access Online. You will also be asked to select and answer a specific number of security questions determined by us. You determine the password you will use and the answers to the security questions. These items are encrypted and are not known by us. You accept responsibility for the confidentiality and security of your access credentials, including but not limited to your password, answers to your security questions and any future access credentials implemented by us. You agree to change your password regularly. Upon three unsuccessful attempts to log in to the system, your access to Great Access Online will be revoked. To re-establish your authorization to use Great Access Online, you must contact us to have your password and / or security questions reset.

We recommend you create a password which utilizes both upper and lower case, alpha and numeric characters for purposes of security. Your password and answers to your security questions should not be associated with any commonly known personal identification information, such as Social Security numbers, address, date of birth and name of children, and should be memorized rather than written down.

SECURITY

You understand the importance of your role in preventing misuse of your accounts through Great Access Online and you agree to promptly examine your statement for each of your Great Southern Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and Social Security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password, login ID, and any other access credentials, are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Great Access Online is encrypted in an effort to provide transmission security. Great Access Online utilizes identification technology to verify the sender and receiver of Great Access Online transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that Great Access Online is secure, you acknowledge that the Internet is inherently insecure and all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Great Access Online, of e-mail transmitted to and from us, will not be monitored or read by others. This would include software, such as Spyware or Key Loggers, which may reside on your computer, capturing information that could potentially compromise your security.

FEES & CHARGES

You agree to pay the fees and charges for your use of Great Access Online as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the Great Southern Bank checking account designated as the "primary checking account" on your enrollment form. If you close your primary checking account, you must contact us immediately to designate another account as your primary checking account. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet fees you incur in connection with your use of Great Access Online.

POSTING OF TRANSFERS

Transfers initiated through Great Access Online before 7:00 p.m. (Central Standard Time) on a business day are posted to your account the same day. Transfers completed after 7:00 p.m. (Central Standard Time) on a business day, Saturday, Sunday, or banking holiday, will be posted on the

next business day. Great Access Online identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge the View Posting screens in both the Transfer and Bill Pay menu options of Great Access Online will not reflect transfers made by multiple users from the same account if different login IDs are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers of bill payments from your accounts in order to avoid overdrafts.

OVERDRAFTS

(Order of Payments, Transfers, and other Withdrawals)

If your account has insufficient funds to perform all electronic funds transfers you have requested for a given day, then:

- Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
- Electronic funds transfers initiated through Great Access Online which would result in an overdraft of your account may, at our discretion, be cancelled:
- 3) In the event the electronic funds transfers initiated through Great Access Online which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.

ACCOUNT LIMITS & TRANSACTION FREQUENCY

The number of transfers from Great Southern Bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

ONLINE BILL PAY SERVICE

You must designate the Great Southern Bank account from which the payments are to be made; the complete name of the payee, the account number, and the payee's remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment; and the date you want the payment to be processed. If the date you want the payment to be processed is not a business day, your payment will be processed the next business day. By using the Great Access Online Bill Pay Service option, you agree, based upon instructions received under your password, we can charge your designated account by electronic transfer, "no signature required draft", or by debiting and remitting funds on your behalf. You also agree that any fees associated with the Great Access Online Bill Pay Service will be charged to your primary checking account. We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

SCHEDULING SYSTEM PAYMENTS

If the payee is to be paid by paper check (as indicated on the Bill Pay list), you understand and agree that paper checks are mailed to the payee and the payee may not receive the payment until seven to ten business days after the date the payment is created and your account will be debited upon presentment of the check. If the payee is to be paid electronically (as indicated on the Bill Pay list), you understand and agree the payee may not receive the payment until 72 hours after the date the payment is created and your account will be debited immediately. You understand and agree we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party such as the failure of the bill payee to properly post a payment to your account.

HOW TO CANCEL BILL PAY SERVICE

To cancel a bill payment you have scheduled through Great Access Online, you must cancel the payment online via Great Access Online (by following the onscreen instructions) before 3:00 p.m. (Central Standard Time) on the date prior to the date the payment is scheduled to be debited from your account.

STOP PAYMENT REQUESTS

Stopping the payment of a check is different from the cancellation of a bill payment. Once the bill payment has been debited from your account

you CANNOT cancel or stop a bill payment which has been paid electronically. You may be able to stop a Great Access Online bill payment paid by paper draft by contacting us by telephone before the paper draft has cleared. (You will have to contact us by telephone to determine if the paper draft has cleared.) If the paper draft has not cleared, we will immediately process your stop payment request. We will notify you immediately if the paper draft has already cleared. To be effective, this type of stop payment request must precisely identify the name of the payee, the payee-assigned account number, the amount and scheduled date of the payment, and the ID number from the Bill Payment View Posting Screen.

You may initiate stop payment requests online via Great Access Online only for paper checks you have written (non-electronically) on your Great Southern Bank accounts (not Great Access Online Bill Pay paper drafts). Online stop payment requests are processed at 9:00 a.m. (Central Standard Time) on the business day following the date the stop payment has been requested online. To be effective, this type of stop payment request must precisely identify the name of the payee, the check number, the amount, and the date of the check.

If you make your stop payment request by telephone, we may also require you to put your request in writing and get it to us within 14 days after you call. You will incur stop payment charges as disclosed in the current fee schedule for the applicable account. Stop payment charges for Great Access Online Bill Pay paper drafts will be assessed in addition to the stop payment charges for the applicable account.

DISCLOSURE OF ACCOUNT INFORMATION & TRANSFERS

You understand information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transaction, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given on a credit application, or a merchant call to verify a check you have written. In addition, we routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to Great Access Online. You agree and hereby authorize all of these transfers of information.

PERIODIC STATEMENTS

You will not receive a separate Great Access Online statement. Transfers to and from your accounts using Great Access Online will appear on the respective periodic statements for your Great Southern Bank accounts.

CHANGE IN TERMS

We may change any of the Agreement at any time. If the change would result in increased fees for any Great Access Online service, increased liability for you, fewer types of available electronic funds transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic funds transfer system. We will post any required notice of the change in terms on the Great Access Online web site or forward it to you by e-mail or postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic funds transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject Great Access Online services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.