# Treasury Service Agreement

Effective 7/20/2026

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# INTRODUCTION

This Treasury Service Agreement governs the Services (“Services”) offered by Great Southern Bank (“Bank,” "we,” "our" or "us") to its business customers (“Customer,” “Customers,” “you”) and is comprised of four sections:

SECTION 1 – GENERAL TERMS
SECTION 2 – SERVICE TERMS
SECTION 3 – DEFINITION SCHEDULE
SECTION 4 – SECURITY PROCEDURES SCHEDULE

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# SECTION 1 – GENERAL TERMS

1. Great Southern Bank Services; Terms of Use.
   a. These General Terms are those referred to in Great Southern Bank's Treasury Service Agreement. You may request Services from time to time. We reserve the right to approve or reject any request for Services and impose conditions on the receipt of any Service consistent with our regular banking practices. We may offer or cease to offer Services at our discretion. Upon our receipt of your request to use one or more Services in a form acceptable to us, we will collect certain information from you on the applicable Setup Form. We will send you copies of your Setup Forms when they are updated, or you may request a copy of your most current Setup Forms by contacting us.
   b. Your use of our Site to access our internet-based Services is subject to the terms of use that appear on or apply to our Site. A User that uses our Site may be required to accept those terms of use as part of the log-on or registration process. Our Site and certain Services allow you to access electronic information concerning a Designated Account, give us electronic Instructions regarding a Designated Account and Services, and transmit and receive electronic data files to or from us. We can also use our Site and certain Services to provide you electronic reports, confirmations, statements, and other information regarding a Designated Account and Services. If our Site or those Services are not available or you are unable to access our Site or those Services, you will use another method (such as written Instructions) to do so.
   c. You will use the Services and our Site for business, commercial or agricultural purposes (and not primarily for personal, family or household purposes).
   d. Certain Services may be dependent upon other Services for functionality or access. We may offer different versions of the Business Online Banking Service. In order to access certain Services, we may require you to use a particular version of the Business Online Banking Service.

2. Agreement: The Agreement shall be effective (and you are bound by the terms of the Agreement with respect to your use of the requested Services) when you have executed and delivered the Treasury Service Request Form to us and we have accepted it and granted access to the requested Services to you. Acceptance and granting of access shall be in our sole discretion.

3. Service Change Requests: When you ask us to make a change to your setup for one or more Services you are already using, we may request that you complete the appropriate Setup Forms as applicable. Once we accept your change request, we will process the changes and send confirmation of the changes made. You must promptly review the information and notify us of any errors or discrepancies promptly after we send it to you. The confirmation details that we send you will outline the Service changes, and will be deemed correct (and you will be bound by the options selected and their respective terms) unless you promptly notify us of an error. After each change is confirmed, each revised Setup Form completely replaces the prior version of that Setup Form.

4. Fees, Costs and Expenses: You shall pay Fees in accordance with our standard schedule of Fees in effect from time to time or as otherwise disclosed to you. You acknowledge that you have been provided with the current schedule of Fees, and that the current schedule of Fees is available from us at any time upon request by contacting us. We may modify the Fees at our discretion by following the procedures for

amending the Agreement set forth in Paragraph 37.a of these General Terms. Use of the respective Service after that modification becomes effective constitutes your consent to the change in Fees. No Fees will be refunded or prorated if a Service termination becomes effective prior to the end of the applicable billing period. In addition to the Fees, you shall pay us for (i) all reasonable attorneys' fees and other costs and expenses we may incur in collecting amounts you owe in connection with the Services; (ii) the amount of taxes levied or based on the Fees, if any, including without limitation, federal, state or local privilege, excise or sales taxes (other than our income taxes); and (iii) third party expenses incurred on your behalf for a particular Service. You also agree to pay our normal and customary fees applicable to accounts with us under the Deposit Account Agreement and for the Services performed under the Agreement. Except as may be compelled by legal process or with our prior written consent, you will not disclose any fees or charges in connection with the Agreement to any person other than your employees who require such information in the ordinary course of their employment and other persons whose assigned duties reasonably require that such disclosure be made.

5. Payment of Fees: The Fees may be a direct charge deducted from the Designated Account as Services are used or on a monthly basis on the due date. We are authorized to charge applicable Fees to the Designated Account as incurred without notice to you. We may collect without prior notice any amounts you owe to us under the Agreement by debiting your Designated Account, or any other account you have with us. In our discretion, we may permit you to pay Fees upon receipt of a monthly invoice. Alternatively, at our discretion, Fees may be payable through the maintenance by the Customer of compensating collected balances in a Designated Account. The compensating collected balance requirement will be measured by profitability analysis of such Designated Account. If the Designated Account for billing is on Enhanced Account Analysis, the Fees may be included in the monthly Enhanced Account Analysis statement.

6. Customer's Records, Equipment and Media: You will be responsible to provide all specifications, procedures, records, media (including data processing media), devices, programs, equipment and other such materials necessary to perform requested Services. The records will be legible, correct, complete, and in the format specified in the applicable Service Terms or as otherwise required by us. Any checks will be MICR encoded according to our specifications. Within sixty (60) days of termination of the Agreement, you will instruct us in writing as to whether we should return or destroy any such materials furnished by you (except to the extent we are required to maintain such materials pursuant to Applicable Law). If you do not instruct us within sixty (60) days, we may destroy, retain or return any such material, and shall have no responsibility to you for such material. All such materials utilized or developed by us in connection with the performance of Services, will be and remain our property and upon our request, you shall promptly return such mateirals in good repair, subject only to normal wear and tear.

7. Customer's Failure to Furnish Satisfactory Records, Equipment or Media: Our performance is based on us receiving timely, accurate and complete data for each Service, in the agreed upon form, which can be used on our internal systems or equipment. If any of these requirements are not met by you, we shall (i) no longer be bound to the normal delivery schedule, (ii) be authorized by you to charge you for converting nonstandard data into standard form or complete missing data, and (iii) be authorized to

deliver as complete and finished whatever portion of Services can be performed with the data you made available.

8. Bank's Reliance. WE MAY RELY ON ANY RESOLUTION, AUTHORIZATION, COMMUNICATION, INSTRUMENT, DOCUMENT OR INSTRUCTION WE BELIEVE IN GOOD FAITH AND IN COMPLIANCE WITH THE AGREEMENT TO BE GENUINE AND CORRECT AND TO HAVE BEEN GIVEN, SIGNED AND/OR SENT BY YOU OR ON YOUR BEHALF, INCLUDING ANY SUCH RESOLUTION, AUTHORIZATION, COMMUNICATION, INSTRUMENT, DOCUMENT OR INSTRUCTION SENT BY ANY AUTHORIZED REPRESENTATIVE OR USER AUTHORIZED BY THE AGREEMENT TO DO SO. WE WILL NOT BE LIABLE TO YOU FOR, AND YOU AGREE TO INDEMNIFY AND HOLD US HARMLESS FROM ANY CLAIMS AND LOSSES RELATED TO, ANY CONSEQUENCES RESULTING FROM ANY SUCH RELIANCE. WE SHALL HAVE NO OBLIGATION TO REVIEW ANY DATA OR TO CORRECT ANY ERROR IN ANY DATA PROVIDED BY YOU TO US.

9. Security Procedures. Certain Services require you to follow the Security Procedures in order to use such Service. You shall comply with the Security Procedures required under the Agreement.
   a. Our standard Security Procedures include all Security Procedures set forth in the Agreement, including, without limitation, all mandatory and optional Security Procedures set forth in the Security Procedures Schedule ("Standard Security Procedures"). You acknowledge that you have received and reviewed such Standard Security Procedures. By using the Standard Security Procedures, or by declining to use any optional Security Procedures we offer, you acknowledge and agree that we have offered you commercially reasonable Security Procedures which are suitable for your use.
   b. Certain of our Security Procedures are designed to verify the authenticity of Instructions and communications we receive with respect to the Services or our Site and to control access to information. In that regard, the Security Procedures for verifying the authenticity of Instructions we receive through a particular Service include the Standard Security Procedures.
   c. You will provide Instructions to us on which of the Standard Security Procedures you wish to decline in connection with a Service, if any. By declining any Security Procedures designated in the Security Procedures Schedule as "optional," you acknowledge that, after considering your wishes expressed to us, your circumstances known to us (including the size, type, and frequency of Instructions you normally send us regarding the Services), the Security Procedures we offered to you, and Security Procedures in general use by similarly situated banks and customers, our Standard Security Procedures are commercially reasonably for you. You acknowledge that the Security Procedures elected by you after declining any such optional Security Procedures (the "Alternative Security Procedures") are less secure and less reliable than our Standard Security Procedures. By choosing the Alternative Security Procedures, you acknowledge and agree (i) you have been offered a commercially reasonable Security Procedure which is suitable for you given your particular business needs; (ii) you have chosen Alternative Security Procedures that you have represented to us are commercially reasonable despite the increased risk of unauthorized use of the Services; (iii) you will be bound by any Instructions, whether or not authorized, issued in your name and accepted by us in compliance with the Alternative Security Procedures chosen by you; and (iv) we are not liable for, and you agree to defend and hold us harmless from and against, all claims and losses relating in any way to your election of the Alternative Security Procedures. You acknowledge that an Authorized Representative may revise the optional Security Procedures from time to time.

d. We may rely without investigation, and you authorize us to act, on any Instruction provided in compliance with the Security Procedures, whether provided electronically, verbally or in writing, instructing us to take any action, perform any service, or to perform a service in a particular manner. If we follow the applicable Security Procedures in acting on any such Instruction, you will be bound by the Instruction regardless of whether the Instruction was actually authorized by you.
e. You acknowledge that we may employ various analytical tools and procedures that are designed to assist us in identifying suspicious online behavior and potentially unauthorized transactions that are initiated through the Service. You agree that our use of these tools and procedures constitute part of the agreed-upon Security Procedures for the Service even if the specific tools and procedures used by us have not been disclosed to you. You also agree that if we alert you to suspicious online behavior or potentially unauthorized transactions you are solely responsible for acting on that alert and that we may conclusively assume that you have approved such behavior or transaction if you fail to respond promptly to any such alert. You agree to be bound by Instructions, including wire transfer Instructions, whether authorized or unauthorized, which we implement in compliance with the Security Procedures unless you give us prior notice of possible unauthorized use as described below in Paragraph 9.f of these General Terms and we have a reasonable opportunity to act on such notice before implementing such Instructions.
f. The purpose of the Security Procedures is to verify the authenticity of Instructions we receive in your name and not to detect errors in the transmission or content of Instructions. Additionally, Security Procedures are not a replacement for sound security practices, controls and procedures on your part and on the part of your Users.
g. We may amend the Security Procedures at our discretion by following the procedures for amending the Agreement set forth in these General Terms; provided however, we shall have no obligation to notify you with respect to any changes to any procedures we may follow internally, and which are not specifically referenced in the Security Procedures Schedule or otherwise disclosed to you. Following the effective date of any such change, the new Security Procedures will become the Security Procedures selected by and agreed to by you. You acknowledge that to the extent any other Service is accessed through the Business Online Banking Service, the Business Online Banking Service Security Procedures will apply in addition to any Security Procedures for such other Service.
h. The Security Procedures and Access Credentials are and will remain our property. You will (i) keep the Security Procedures and Access Credentials strictly confidential and take all actions reasonably necessary to prevent unauthorized access to or use of the Security Procedures and Access Credentials; (ii) disclose and provide access to the Security Procedures and Access Credentials only to your Users who have a need to know or access them in connection with your use of the Services and our Site; and (iii) ensure that your Users who have knowledge of or access to the Security Procedures and Access Credentials do not disclose or provide access to them to anyone (including other Users). You will recover and return to us physical Access Credentials in the possession of a User promptly after the termination of that User's authority to use the Services and our Site or to otherwise possess or use those Access Credentials.
i. If you have reason to believe that the Security Procedures or Access Credentials have or may become compromised, or you have reason to believe that you may be victim to a compromise not related to the Security Procedures or Access Credentials, you must notify us immediately by phone at (417) 225-7070. We may continue to rely on, and you will be responsible for, any Instructions we accept in accordance with the Security Procedures before we receive your notice and have had a

reasonable time to act thereon. You will promptly take steps to prevent any further breaches or unauthorized access; promptly provide us with status updates and other information we reasonably request regarding the breach or unauthorized access and its resolution; and assist us in determining the source and manner of the breach or unauthorized access (including providing us access to your computer and other systems that were in or affected by the breach or unauthorized access and any analysis (or report of such analysis) of those computer and other systems performed by you, your agents, law enforcement agencies, or any other third party). We may suspend your use of the Services and our Site until you have addressed the breach or unauthorized access and its causes to our reasonable satisfaction. Our decision to maintain or reinstate your use of the Services and our Site is not a verification that the causes of the breach or unauthorized access have been remediated and you are solely responsible for fully implementing that remediation.

10. Customer's Agents; Artificial Intelligence.
    a. If you authorize any third party to act on your behalf with respect to any Service or our Site, the third party shall be deemed to be acting as your agent with respect to the Agreement. You are legally bound by and responsible for all actions, Instructions and inaction of such third party. We may, at our option, require such third party to execute such documents as we may deem necessary and appropriate in order to access Services on your behalf. We may refuse to permit a third party to access any Services or our Site on your behalf.
    b. You may not use any Service or our Site, or any data made available through any Service or our Site in connection with any AI Tool, whether in existence now or in the future. "AI Tool" means any form of artificial intelligence, such as large language models, generative pre-trained transformer programs that generally can create new responses, ideas, codes, documents, or other data through use of the artificial intelligence and related tools.

11. Access Credentials. Your Access Credentials are intended to provide security against unauthorized entry and access to your Designated Accounts and Services and our Site.
    a. You agree that we may send notices and other communications, including Access Credentials, to the current mail or email address shown in our records, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that we will not be responsible or liable to you in any way, and you agree to indemnify and hold us harmless from any claims and losses related thereto, if information is intercepted by an unauthorized person, either in transit or at your place of business.
    b. You shall establish sound security practices, controls and security procedures necessary to ensure the confidentiality of your access features, including but not limited to your password, access to your devices used for authentication, and any future Access Credentials that we require. You shall make such procedures and security features known only to your Users who will use the applicable Service. We shall have no obligation, liability, or control, whether directly or indirectly, over said procedures or your failure to maintain said procedures.
    c. You agree to: (i) keep Access Credentials secure and strictly confidential; (ii) instruct each ASC, Administrator and User that he or she is not to disclose them to any other person; and (iii) immediately notify us if any Access Credentials are not in the sole possession of any ASC, Administrator or User to whom the Access Credentials were provided. Credentials shall not be shared between Users. Notify us if you believe any Access Credentials are lost or stolen, or if you

believe someone has transferred or may transfer money from a Designated Account without your permission, or if you suspect any fraudulent activity on a Designated Account. No Bank employee will contact you via email or telephone requesting any part of an Access Credential. If you are contacted by anyone requesting this information, you should contact us immediately.

d. Users are not allowed to share Access Credentials. If you give someone any of your Access Credentials, allow someone to have any of your Access Credentials, or someone obtains your Access Credentials, you are authorizing that person to access the Service, and you are responsible for all actions that person performs with your Access Credentials.
e. You authorize us to act on Instructions utilizing your Access Credentials. You agree that all transactions using your Access Credentials by persons you have permitted to use, or otherwise provided access to your Access Credentials, whether or not they were transactions you intended or wanted performed, are authorized transactions, and you will be bound by them. Transactions that you or someone acting with or for you initiates with fraudulent intent using Access Credentials are also authorized transactions, and you will be bound by them.
f. You represent that each User who has been issued Access Credentials for a particular Service has general authority from your organization to give Instructions for that Service. You further represent that this authority includes the general authority over the movement of your funds in Designated Accounts to the extent movement of your funds is a permissible activity for that Service and the User has sufficient Entitlements to conduct such activity. If an Instruction is given as evidenced in a form acceptable to us, we have full authorization from your organization to rely and act upon Instructions identified by such Access Credentials. We will not be liable to you for, and you agree to indemnify and hold us harmless from any claims and losses related to, the consequences of any such reliance.
g. We may suspend or terminate your Access Credentials without notice to you if we suspect Access Credentials have been shared and/or are being used in an unauthorized or fraudulent manner.

12. Authorized Representatives. In order for you to access a Service, you must have at least one open account with us and an Authorized Representative must execute the applicable Setup Forms and provide all other documentation we required in connection with requesting Services. An Authorized Representative must appoint at least one Authorized Representative as your All Services Contact ("All Services Contact" or "ASC"), as set forth below. An Authorized Representative may appoint multiple ASCs.

13. Initial Appointment of an ASC. An Authorized Representative shall so appoint an ASC in the Delegation of Authority. Upon our acceptance of the Delegation of Authority by the Bank, the ASC designated by the Authorized Representative will receive by secure email (i) the initial Access Credential to login to a particular Service on our Site and (ii) directions to establish additional Access Credentials.

14. Authority of an ASC.
    a. The ASC shall serve as your primary contact with us and will have the authority of an Administrator to act on your behalf in all matters related to all current and future Designated Accounts and Services. The ASC will have control of and the responsibility to establish and manage Access Credentials of Users and additional ASCs and Administrators through our Site. The ASC will have the authority to (i) designate and terminate Users (and their Entitlements), ASCs and Administrators

through our Site, (ii) make Service requests and updates through Setup Forms and (iii) exercise all the Entitlements of a User.

b. It shall be your responsibility to establish and implement your own policies and procedures governing the addition and termination of ASCs, Administrators and User(s) by an ASC and the granting and termination of Entitlements provided to each User. We may continue to recognize the authority of an ASC until we have received, and have had a reasonable time to act upon, information from an Authorized Representative that an ASC is no longer authorized to use the Services or our Site or transact business on your Designated Accounts.

15. Additional Appointment of an Administrator; User Entitlements.
    a. As noted above, your initial ASC will be established as an Administrator for all of your Services. If available for a particular Service, you may appoint additional Administrators for that Service on our Site. For each Service, the Administrator will have authority to grant and terminate Users' access and Entitlements to such Service and issue and control their Access Credentials through our Site.
    b. Each User has the authority to give Instructions regarding, access information through and otherwise use a Service and our Site on your behalf in a manner consistent with such User's Entitlements. A User's Entitlements are established by an ASC or Administrator through our Site or in another manner acceptable to us and may be limited (i) to specific Services and Designated Accounts, (ii) in amount, frequency, and number of Instructions, and (iii) to initiating and/or approving Instructions. Any person presenting or using valid Access Credentials for a Service that involves the use of such Access Credentials will be deemed to be a User with respect to that Service for all purposes of the Agreement, even if that person is not otherwise so designated. We may act on any oral or written Instruction we believe in good faith was given by a User but may require written confirmation of any oral Instruction or oral confirmation of any written Instruction. A User does not have the authority to enter into or amend the Agreement or to sign or otherwise authenticate the Agreement unless that User is also an Authorized Representative.

16. Affiliate Access.
    a. You acknowledge and agree that, at your option, one of your Authorized Representatives may serve as an authorized representative for your Affiliates which are also customers of the Bank. To request access to Services for yourself and such Affiliates, your Authorized Representative shall certify to us that (i) you and other customers of the Bank are Affiliates,(ii) the Authorized Representative is an Authorized Representative of yours and for such Affiliates, and (iii) the Authorized Representative has the authority to request access to Services from us for you and such Affiliates for simultaneous access. Upon receipt of such certification and request, acceptance by us of such request, and acceptance by us of additional terms and conditions agreed to between you, us and such Affiliate(s) in a form acceptable to us amending the Agreement in accordance with Section 37.a, your Affiliates may access such Services.
    b. You hereby (i) acknowledge the risk of allowing an Authorized Representative and authorized agents of yours to access the Services for you and your Affiliates simultaneously, including, without limitation, risks associated with the transfer of funds among Designated Accounts of the Affiliates,(ii) waive any claims you now have or may have in the future against us for permitting the Authorized Representative and your other authorized agents to simultaneously access Services on behalf of you and your Affiliates; and (iii) agree to indemnify us against all reasonable costs, fees,

and expenses (including court costs, and reasonably attorneys' fees) we may incur in defending ourselves against any claim, demand, or litigation made or filed by any person (including your Affiliate) questioning in any form or manner our reliance on requests by the Authorized Representative and your authorized agents regarding you and your Affiliates' access to the Designated Accounts and Services.

17. Provision of Services/Standard of Care. Our duties and responsibilities are limited to those specifically described in the Agreement.

18. Terms of Use for our System; Collection of Identifying Information. Your use of our Site is subject to the terms of use that appear on or apply to our Site. An ASC, Administrator or User that uses our Site may be required to accept those terms of use as part of the log-on or registration process. When your ASC, Administrator or User accesses or use our Site, we may collect, maintain, store and use identifying information about them, including IP address, browser type and language, access times and referring website addresses, and other information, to assist in verifying their identity and/or location.

19. Cutoff Times; Timeliness of Action; Funds Availability. We establish cutoff times for various purposes. Information, Instructions, data or requests received in accordance with the Agreement, but after an applicable cutoff time, will not be considered received by us until the following Business Day. We shall have a reasonable time to act on any information, Instruction, data or request of any kind. You acknowledge that you have been provided with our current funds availability policy, and that our current funds availability policy is available from us at any time upon your request.

20. No Extension of Credit. Nothing in the Agreement may be construed to obligate us to create an overdraft or pay any amount in excess of your collected and available funds to or on your behalf unless we expressly agree to do so in writing. In the event any actions initiated by you should result in an overdraft in any of your Designated Accounts, you shall immediately repay the overdraft.

21. Deposit Agreement.
    a. You hereby agree that all the Designated Accounts, all transactions affecting the Designated Accounts, and all the Services and our Site shall be governed by the terms of the Agreement. Except as otherwise provided in the Agreement, the provisions of the Agreement shall prevail over any inconsistent provisions that may be contained in the Deposit Account Agreement or any other agreement you have with us.
    b. The Deposit Agreement includes a binding arbitration provision. Any dispute between us arising out of or relating to the Agreement, the Services or our Site will be treated as a "Claim" subject to that arbitration provision.

22. Compliance with Law; Limitations on Use.
    a. You must comply with all Applicable Law in connection with the Services, including without limitation, prohibitions or limitations enforced by OFAC. You agree to indemnify and hold us harmless for any and all fines and assessments imposed on us as a result of any alleged violations of Applicable Law by you, your Authorized Representatives, ASCs, Administrators, Users, agents or employees. You shall not use any Service in connection with any illegal activity. Restricted

Transactions, as such term is used in 12 CFR Part 233 – Prohibition on Funding of Unlawful Internet Gambling (Regulation GG), may not be processed through your Designated Account(s) or the Services. You will not use the Services or our Site to, or in a manner that would, violate Applicable Law. In addition, you will not use the Services or our Site to engage in any activity that would result in you being or becoming a "money services business" as defined in 31 C.F.R. § 1010.100 or a "money transmitter" or an entity with a similar designation under Applicable Law. You are solely responsible for determining if the Services and our Site enable you to comply with Applicable Law.

b. You will use the Services and our Site only for the purposes and in the manner contemplated by the Agreement and in accordance with the terms and conditions of the Agreement. You will not license, rent, host, time-share, market, resell, distribute, or provide the Services or our Site (either alone or bundled or associated with any other service or technology) to any third party or use the Services or our Site for the benefit, or on behalf, of any third party.

23. Customer's Records and Customer's Review of Account Information. You will retain and provide to us, upon request, all information necessary to remake or reconstruct any deposit, transmission, file or entry for thirty (30) days following the applicable transaction.

24. Authority of Bank; Audit Rights. You authorize us to take any and all actions necessary, including making transfers to and from your accounts with us, to provide the Services. You authorize us to instruct third parties, accept Instructions from third parties and to process all transactions necessary to provide the Services according to your Instructions. We, acting on our own behalf or through third parties, shall have the right to audit your compliance with the Agreement during Bank's regular business hours and upon reasonable notice to you.

25. Customer's Responsibilities for Providing Access to the Services.
    a. You are solely responsible for selection, acquisition, installation, maintenance, and operation of all Access Devices and other Technology necessary to use the Services and for securing an Internet Service Provider. Your Access Devices and other Technology must be compatible with our Technology and equipment, which we may change from time to time, with or without notice. We assume no responsibility for the defects or incompatibility of any Access Device or other Technology that you use in connection with the Services, even if we have previously approved their use. You are solely responsible for your Access Devices and other Technology and all errors, failures, or non-performance arising out of such Access Devices and Technology that may occur with your use of the Services or the Internet, including but not limited to, improper operation, malfunction, viruses, worms, malware, spyware, ransomware or similar malicious programs ("malicious programs").
    b. You are responsible for maintaining and ensuring the security of all your Access Devices and other Technology access used to access the Services. You shall (i) ensure that your Internet connection is secured with a firewall configured to commercially reasonable standards; (ii) ensure that all Access Devices that access the Service (and all computers, tablets, smart phones and other electronic devices connected to the same Local Area network (LAN) as those Access Devices) are protected against malicious programs in a commercially reasonable manner; and (iii) immediately notify us if you have knowledge or suspect that your Access Devices (or any such other electronic devices) have been infected with any malicious program.

c. You agree that you will not send us any malicious programs or engage in any activity which may have a harmful effect on our Site providing access to a Service, such as launching a "denial of service" attack. It is your responsibility to keep your Technology up-to-date and free of any malicious programs. To the maximum extent permitted by Applicable Law, we will not be liable for fraudulent banking activity related to Access Devices that do not maintain the native and most current operating system at all times. We strongly recommend that you routinely scan your Access Devices using up-to-date virus protection and malicious software detection products.
d. You must take precautions to protect the security of your Designated Accounts and Services when using your Access Devices, including but not limited to (i) not leaving your Access Devices unattended while logged into a Service; (ii) logging off immediately after using a Service; (iii) utilizing the lock function on your Access Device to prevent access to the Access Device by any unauthorized person; (iv) securing passcodes and passwords that may allow access to your Access Device by another person; and (v) ensuring that you maintain the most current operating system on your Access Device, in its native state without alteration.
e. If you believe that the security of any Access Device or other Technology has been compromised or any fraudulent activity has occurred with respect to any of the Services you must immediately notify us. You are solely responsible, and we shall have no liability, for the following:
    i. All actions you take or fail to take with respect to your use of the Services, and establishing and implementing internal procedures to safeguard all Access Devices or other Technology;
    ii. Any activity of any kind, including fraudulent activity or corruption of your Technology or system, generated by you or through use of your Access Devices or Technology that occur before you notify us of the breach and we have had reasonable time to implement corrective measures;
    iii. Actions or inactions by any Authorized Representative, ASC, Administrator, or User; or
    iv. Your provision, repair and maintenance of any Access Devices.

26. Confidentiality.
    a. You shall: (i) maintain the confidentiality of all Confidential Information in accordance with Applicable Law, (ii) use any Confidential Information only in the manner specified by us and in the ordinary course of your business, and (iii) keep all Confidential Information confidential and limit access to it only to your employees and other representatives who require access in the normal course of their duties. You must notify us immediately if you suspect any of our Confidential Information has been compromised, disclosed or used in an unauthorized manner or by an unauthorized person. This Section 26 does not limit your ability to disclose Confidential Information that:
        i. we have approved in writing,
        ii. is disclosed to your attorneys, accountants, auditors or other professional advisors,
        iii. becomes public other than through a breach of the Agreement,
        iv. was lawfully in your possession or available to you prior to your receipt in connection with any Service,
        v. is required or requested by any regulatory body to which you are subject, or
        vi. otherwise as required by Applicable Law or by legal or governmental process.
    b. All specifications, programs, concepts and techniques developed or utilized by us for you or provided by us to you in connection with the provision of Services are and will remain our sole

property or the property of the third parties from whom we have obtained a license or other right of use. Upon termination of the Agreement, or upon termination of any Service, you must return to us all User Information, manuals, Technology or other documents or materials that we provided to you related to the Services.

27. Limitation of Liability; Indemnity.
    a. TO THE EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL WE BE LIABLE TO YOU FOR ANY LOST PROFITS OR THIRD-PARTY CLAIMS OR ANY CONSEQUENTIAL, SPECIAL, EXEMPLARY, INCIDENTAL OR PUNITIVE DAMAGES FROM ANY CAUSE WHATSOEVER ARISING OUT OF OR IN ANY WAY RELATING TO, CONNECTED WITH OR PERTAINING TO EITHER THE AGREEMENT OR THE PERFORMANCE OR NON-PERFORMANCE OF ANY SERVICES HEREUNDER.
    b. The limitations in Paragraph 27.a of these General Terms will apply whether or not the likelihood of such losses or damages was known or should have been known by us, regardless of the legal or equitable theory of liability advanced by you.
    c. You must regularly and promptly review and verify all information made available to you concerning the Services, including without limitation transaction history, statements, reports, confirmations, notices, records and documents, and within fourteen (14) days of such information being made available to you or such shorter time period set forth in the applicable Service Terms, you must notify us of any error, discrepancy, or other problem between your records and any such information we made available to you, or any transaction or transfer set forth in such information we made available to you which you believe was not authorized. Your failure to notify us of such an error, discrepancy, unauthorized transaction, or other problem ("problem") within the required time period shall preclude you from asserting that problem against us, and relieve us of any liability relating to such problem, and the information we made available to you shall be deemed accurate.
    d. Our duty of care in providing the Services and our Site is limited to complying with the Agreement and, to the extent (but only to the extent) required by Applicable Law, acting in good faith and exercising ordinary care. Further in that regard, the Services have several unique characteristics that relate to our duty of care. For example, most of the Services involve large volumes of items that are processed in a highly automated environment. The procedures set forth in the Service Terms and User Information have been designed in light of those characteristics to maximize your ability to use the Services in an efficient manner while minimizing your cost and inconvenience. We will be deemed to have exercised ordinary care if we have acted in accordance with our procedures, and our procedures do not vary unreasonably from general banking practices. We will not be responsible for acts or failure to act by you or any third party, including, without limitation, regarding the amount, accuracy, timeliness or completeness of transmittal or authorizations.
    e. We will not be responsible for any liability, loss, injury or damage in any way arising out of (i) any error or malfunction in the installation, maintenance, operation or use, or any configuration problem or incompatibility, of the Technology and related equipment you use in connection with our Services, (ii) any failure or malfunction of, or any compromise of data sent using, any telephone, facsimile, communication facilities, internet access, or other service you use to connect to the Service or (iii) any virus or similar problem resulting from the use of the Service. We shall not be liable for failure to perform any of our obligations if we believe in good faith that such performance would result in our being in breach of Applicable Law.

f. We will have no liability to you unless we fail to satisfy our duty of care described in Paragraph 25.d. If we fail to satisfy our duty of care, then (i) we will have no liability to you if you failed to comply with any of your obligations regarding your duty to review and verify all information provided to you concerning the Services and notify us of any error, discrepancy, unauthorized transaction, or other problem; (ii) our liability for an error or omission in the information we provide through the Services or our Site or the processing of an Instruction we receive through the Services or our Site, in each case, is limited to correcting that error or omission by providing corrected information or reprocessing the Instruction; (iii) our liability to you in all cases will be limited to your actual damages that are a direct result of our failure to satisfy our duty of care, but in no event will our aggregate liability for damages of any kind or nature (regardless of the number of claims) exceed the lesser of the amount of the transaction to which the error, omission, or discrepancy relates or the Fees you incurred for the applicable Service for the preceding twelve (12) months; and (iv) you must bring any claim against us with respect to any error, omission, or discrepancy or other problem within one year after it occurred (in that regard, if the error, omission, discrepancy, or other problem is a repetitive one, all such errors, omissions, discrepancies, or other problems will be deemed to have occurred on the date of the first such error, omission, discrepancy, or other problem). If Applicable Law does not permit the parties to limit our liability as provided in this Paragraph 27.f, then our liability will be limited to the maximum extent permitted by Applicable Law. In addition, if Applicable Law does not permit the parties to limit the period within which you must bring any claim against us as provided in this Paragraph 27.f, then you must bring any such claim against us within the shortest applicable period allowed under Applicable Law. Our liability (if any) for loss of interest shall be calculated using a rate equal to the average Federal Funds Rate at the Federal Reserve Bank operating in the district where our headquarters is located for the period of time involved.

g. Payment system fraud has increased dramatically in recent years due to a number of factors. We offer various tools that are designed to assist you in detecting certain types of fraudulent items (such as unauthorized, counterfeit, forged and altered items) before they are paid. The tools we offer include our Check Positive Pay Service and ACH Positive Pay Service. While no tool will be completely effective, you acknowledge that such Services will reduce the likelihood that fraudulent items will be paid. As a result, if you fail to implement and properly use such Services with respect to any current or future Designated Account or any other current or future account you maintain with us (each, a "Rejected Account"), then you will be deemed to have rejected such Services with respect to such Rejected Account; you must use the Business Online Banking Service, or our separate online banking platform outside the Services, to detect fraudulent items that are posted to a Rejected Account by logging into the Business Online Banking Service, or our online banking platform, each Business Day to review images of, and other information regarding, items posted to such Rejected Account the prior evening and reporting each fraudulent item posted to such Rejected Account to us no later than our close of business on such Business Day (the "Reporting Deadline"); and if we pay a fraudulent item posted to a Rejected Account that the Check Positive Pay Service or ACH Positive Pay Service was designed to detect and that you did not report to us by the Reporting Deadline, then (so long as we otherwise acted in good faith and exercised ordinary care in paying the fraudulent item and even if you reported the fraudulent item to us within fourteen (14) days of such information being made available to you or such shorter time period set forth in the applicable Service Terms): the fraudulent item will be deemed to be properly payable,

you may not assert any claim against us for paying the fraudulent item, we are not required to re-credit such Rejected Account or other account and will otherwise have no liability for paying the fraudulent item, and you must indemnify and hold us harmless from and against all claims and losses relating in any way to our payment of the fraudulent item. The fees and charges for our Services reflect this allocation of responsibility for fraudulent items. We have no obligation to allow you to continue using any Service without fully implementing our Check Positive Pay Service and ACH Positive Pay Service and may require you to do so at any time as a condition to the continued use of our other Services.

h. Additional limitations of liability for a specific Service may appear in the applicable Service Terms.

i. You shall indemnify, reimburse or otherwise hold us (for purposes of this Paragraph 27.i, "us," "we" and "our" includes us and each of our directors, officers, employees, agents, successors and assigns) harmless for any and all costs, losses, claims, taxes, expenses, liabilities and damages including attorneys' fees, and other costs incurred in connection therewith, incurred by or asserted against us, or in any way relating to any of your acts or omissions, including your breach of the representations, warranties or covenants set forth in the Agreement (including without limitation any acts or omissions of your employees, representatives or agents), except to the extent such liability, loss or damage is caused solely by our gross negligence or willful misconduct with respect to any Service.

j. We may set off any amount you owe us under the Agreement against any amounts or obligations we owe you, whether under the Agreement or otherwise. We may enforce our interests in any collateral we hold to secure any of your indebtedness or other obligations under the Agreement or another agreement you have with us, whether or not matured or liquidated. Our exercise of this right will not constitute a breach, default or event of default under the Agreement or under any other agreement between you and us. You grant us a security interest in each current and future Designated Account and each other current and future account you maintain with us (along with the funds in each such Designated Account and each such other account and all Securities we purchase on your behalf in connection with a Service (along with the funds held for the purchase of such Securities), to secure payment and performance of all of your current and future obligations to us, whether under the Agreement or another agreement you have with us and whether or not relating to the Services.

k. Neither the exercise of nor the failure to exercise any rights hereunder will constitute an election of remedies or limit us in any manner in the enforcement of any other remedies that may be available to us. The rights hereunder provided for you are your sole and exclusive rights with respect to the Services and our Site and any failure by us to provide the Services or our Site in accordance with the terms of the Agreement.

l. Additional indemnification obligations may also apply to specific Services as set forth in the applicable Service Terms.

m. In addition, you agree that in the event you assert any cause of action against us wherein you claim we are liable for any Instruction you contend was not authorized and which was accepted by us, you shall be obligated to pay all attorneys' fees incurred by us in any court proceeding if we are the prevailing party with respect to such cause of action.

28. Disclaimer of Warranties.

a. You assume the entire risk with respect to your use of the Services and your Technology that you use to access the Services including, without limitation, the risk that any and all information and transactions exchanged or processed through the Services are viewed and/or tampered with by a third party when in transit or through the acquisition of Access Credentials by a third party. The risk of error, failure, or nonperformance of your Technology is your risk.
b. THE SERVICES, OUR SITE, AND ALL EQUIPMENT AND TECHNOLOGY ARE PROVIDED "AS IS," AND WE DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, WITH RESPECT THERETO, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, NON-INFRINGEMENT, FITNESS FOR A PARTICULAR PURPOSE OR SUITABILITY FOR YOU OR AS TO THE AVAILABILITY, ACCURACY, COMPLETENESS, OR TIMELINESS OF ANY SERVICE OR THE COMPATIBILITY OF OUR SOFTWARE, EQUIPMENT OR COMMUNICATION INTERFACES WITH YOUR TECHNOLOGY OR EQUIPMENT. WE MAKE NO WARRANTY THAT ANY SERVICE IS TOTALLY SECURE OR WILL BE FREE OF ANY VIRUS OR ERROR FREE. IN ADDITION, WE MAKE NO WARRANTY THAT THE USER INFORMATION PROVIDED TO YOU IS APPROPRIATE FOR YOUR NEEDS.

29. Refusal of Bank to Honor Instructions. We may reject any item, transaction, or Instruction that: (i) is not in accordance with the Agreement, the Deposit Account Agreement, or any other agreement between us; (ii) we have reason to believe it may not have been authorized by you or any third person whose authorization we believe is necessary, or which involves funds subject to a hold, dispute, restriction or legal process, we believe prevents its withdrawal; (iii) would violate any applicable provision of any risk control program of the Federal Reserve or any Applicable Law; (iv) is not in accordance with any other requirement of our applicable policies, procedures or practices; or (v) we have reasonable cause not to honor for our or your protection.

30. Waiver: We will not be deemed to waive any right or power under the Agreement as a result of any delay in exercising such right, nor will any single or partial waiver or exercise of any right or power limit our ability to subsequently fully exercise the right or power or to exercise any other right or power under the Agreement.

31. Cancellation: You may request termination of access to any Service, at any time by giving us notice of such request. Because some billing occurs in arrears, you will be responsible for any Fees and charges due when Services are canceled. Notwithstanding any cancellation of a Service, the Agreement will continue to apply to all transactions which have been initiated prior to our having a reasonable opportunity to act on the cancellation request. Because certain Services may be dependent upon other Services for functionality or access, we will not be liable for linked Services that are disabled as the result of a Service cancellation, or for Services that remain active that were not included specifically in the cancellation request.

32. Termination.
    a. We may, without notice, terminate the Agreement and/or any Service if:
        i. You do not comply with the Agreement, the Deposit Account Agreement, or any other agreement, loan arrangement or other relationship you have with us;

ii. We determine, in our sole discretion, that continuation of the Service by us generally or continuation of the Service to you, would constitute an unacceptable risk of loss, including without limitation, in the event of a material change in your financial condition;
iii. You file a petition under the U.S. Bankruptcy Code or such a petition is filed against you;
iv. We have reason to believe that you have engaged in fraudulent or illegal activity;
v. We have reason to believe you have breached rules or regulations pertaining to the use of Services, including but not limited to Applicable Law;
vi. You fail to maintain a balance in a Designated Account sufficient to fund Instructions to transfer funds from such Designated Account;
vii. You fail to provide financial information reasonably requested by us;
viii. We determine it is impractical or illegal to provide the Service;
ix. Access Credentials, Security Procedures, Access Devices or other Technology have been compromised;
x. Service has not been utilized for six (6) consecutive months;
xi. We reasonably believe an unauthorized transaction involving a Designated Account, a Service, or our Site has occurred or may occur;
xii. We are uncertain as to any person's authority to give Instructions regarding a Designated Account, a Service, or our Site; or
xiii. We determine that changes in Applicable Law have made it impracticable for us to perform under the Agreement generally or with respect to one or more Services.

b. In addition, either party may terminate the Agreement or any Service (except as specifically stated in a Service Terms for a Service) at any time by providing the other party with at least thirty (30) days prior notice. A termination of the Agreement shall be deemed a termination of all Services; however, a termination of one or more Services shall not constitute a termination of the Agreement or any other Service. After termination of the Agreement for any reason, the Agreement will continue to apply to all transactions which were initiated prior to termination, and provisions of the Agreement that limit our liability to you, impose payment, indemnification, confidentiality or other obligations on you or waive the right to a jury trial will survive such termination.

33. Notices. All communications and notices provided by either party pursuant to the Agreement will be provided (i) in writing by mail, (ii) by secure email, which may include secure portal messaging through the Business Online Banking Service or other Service or (iii) as specifically provided pursuant to the Service Terms applicable to such Service. You understand that email (other than secure email) is inherently insecure due to the possibility of error, delay or observation or receipt by an unauthorized person. You should not transmit sensitive information through email (other than secure email as requested by us) to us. Notices provided to us in writing by mail shall be mailed to: Great Southern Bank, Attention: Treasury Operations, 218 S. Glenstone Avenue, Springfield, MO 65802. Notices provided to us by secure email shall be sent to: TreasuryOperations@GreatSouthernBank.com. Notices provided to you in writing by mail shall be mailed to your address as set forth on the bank signature card and resolution provided to us and set forth in our records for you, as your address may be updated from time to time by you in accordance with our change of address procedures. Notices provided to you by secure email shall be sent to your email address as set forth in your Setup Form or our records, as your email address may be updated from time to time by you in accordance with our change of address procedures.

34. Customer's Representations and Warranties.
    a. Each time you use a Service, you represent and warrant as follows:
        i. You have been duly organized in accordance with, and are validly existing and in good standing under, the laws of the jurisdiction of your organization;
        ii. Each person you submit to us as an Authorized Representative or in any other capacity from time to time is properly authorized to act on your behalf and we may rely on signatures or other oral or written Instructions from such person as conclusive authority for such person to execute any Setup Form or otherwise bind you to the Agreement and to agree to any amendments to the Agreement;
        iii. You have the requisite power and authority and have taken all necessary actions to authorize the execution and delivery of the Setup Forms and to perform your obligations under the Agreement with respect to each Service you use;
        iv. The Setup Forms were authorized and delivered on your behalf and the Agreement is your legal, valid and binding obligation, enforceable against you in accordance its terms;
        v. Any consent or authorization of any governmental authority or third party required to be obtained by you in connection with the Agreement or any Service has been obtained and is in effect; and
        vi. You are acting in compliance with all Applicable Law, and you are not acting on behalf of or transmitting funds to or from any person, entity or government authority subject to sanctions enforced by OFAC.
    b. The Service Terms for a particular Service may include additional representations and warranties, and you make those additional representations and warranties to us each time you use the Service covered by such Service Terms.

35. Force Majeure; Non-Performance. We shall bear no responsibility for non-performance of one or more Services, or any loss arising directly or indirectly, in whole or in part, by any of the following (and you release us from the same): (i) fire, flood, earthquake, windstorm, other natural casualty, pandemic or other outbreak of disease, breakdown in equipment, lockout, strike, unavoidable accident, act of God, riot, war, act of terrorism, or the enactment, issuance or operation of any adverse Applicable Law, ruling regulation, order or decree, or emergency that prevents us from operating normally, labor disturbance, strike, lockout, our inability to obtain labor, materials or transportation in a timely manner, electrical, communication, telecommunication, word processing or computer failure or interruption of service (whether hardware, software or both) and which failure or delay in performance is not within our direct and reasonable control; (ii) any act, failure to act or delay in acting on the part of any person not within our reasonable control, including you or your employees or agents (apparent or otherwise) or anyone else acting on your behalf, (iii) your negligence or misconduct or that of any of your Authorized Representatives, ASCs, Administrators, Users or any other representatives, (iv) any inaccuracy or ambiguity (in our reasonable opinion) in any information given to us (including, without limitation, any incorrect, incomplete or untimely information) by you, or (v) any other cause or circumstance beyond our reasonable control, whether similar or dissimilar to any of the foregoing.

36. Facsimile Signature. If you at any time authorize utilization of a facsimile signature of any authorized signature for checks or other orders for payment of money, we shall be entitled, but not required, to

honor and charge you for such checks or other orders for payment of money so signed, regardless of by whom or what means the purported or actual facsimile signature may have been affixed thereto. If such orders are drawn in your name, you agree that all previous, present, and future authorizations are continued in full force and effect as amplified hereby.

37. Miscellaneous.
    a. Amendments. Unless otherwise provided in the Agreement, we may amend the Agreement in our discretion by (1) giving you at least thirty (30) days prior notice of such amendment or (2) if (A) an amendment is required by Applicable Law and must be implemented by a date that does not permit us to give you at least 30 days prior notice of such amendment or (B) we determine that the amendment is needed for the security or integrity of a Service or our Site, then we will make commercially reasonable efforts to give you as much notice of such amendment as is practicable under the circumstances (which may be after we have made such amendment). The notice may (i) describe the amendment, (ii) include a copy of the relevant document, as amended or (iii) include a link or otherwise refer you to a website where you may access the relevant document, as amended. By using any of the Services after the effective date of such amendment, you shall be deemed to have agreed to such amendment.
    b. Severability. If any provision of the Agreement shall be ruled invalid by a court of competent jurisdiction, that provision shall be deleted but the remaining provisions of the Agreement shall continue intact.
    c. Governing Law. The Agreement shall be governed by the laws of the State of Missouri.
    d. Venue; Jurisdiction; Service of Process; Jury Trial Waiver. Any legal action or proceeding arising out of or relating to the Agreement must be instituted in the courts of the State of Missouri or the district court of the United States of America in the State of Missouri, and you irrevocably submit to the jurisdiction of such court in any such action or proceeding. By utilizing any of the Services, you irrevocably consent to the service of any and all legal process, summons, notices and documents out of any of the aforesaid courts in any such action, suit or proceeding by mailing copies thereof by registered or certified mail, postage prepaid, to you at the address you provide to us for notices in accordance with the Agreement. YOU AND WE EACH WAIVE ANY AND ALL RIGHTS TO A TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM RELATING TO ANY MATTER WHATSOEVER ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE AGREEMENT OR ANY SERVICE OR TRANSACTION HEREUNDER.

38. Binding Effect. The Agreement binds and benefits the parties and their permitted successors and assigns. Except as otherwise provided in the Agreement, the Agreement is not for the benefit of any third party, and no third party has any right against either party under the Agreement. The rights and remedies set forth in the Agreement are cumulative and not exclusive of any other rights or remedies available to us.

39. Entire Agreement; Conflicts and Inconsistencies.
    a. The Agreement represents the complete statement of the agreement between you and us for the Services and our Site and supersedes any and all prior agreements and understandings with respect to the Services and our Site. No course of dealing between you and us will constitute a modification of the Agreement regardless of whatever practices and procedures that you or we may use. Neither

party has relied upon, nor will any party have any remedies regarding, any representation or warranty (whether made innocently or negligently) that is not set out in the Agreement, including any statements about the Services or our Site made by employees or in marketing materials.

b. If there is a conflict or inconsistency on a particular point among any section of the Treasury Service Agreement, the User Information for a particular Service, or the Setup Forms, then (unless the Service Terms for the applicable Service provide otherwise) those documents will control that issue in the following order: the applicable User Information, the Treasury Service Data Supplement Form, any other Setup Form (other than the Treasury Service Request Form), the Security Procedures Schedule, the applicable Service Terms, the Treasury Service Request Form, these General Terms and the Definition Schedule, and the Delegations of Authority.

40. Assignment. You may not assign your right to receive the Services without our prior written consent. We may delegate our obligation to perform Services to an appropriate third party as determined by us at our sole discretion. We may provide certain Services through third-party service providers. We may assign the Agreement, or assign or delegate any of our rights and duties under it, to one or more third parties without giving notice of, or obtaining your consent to, any such assignment or delegation.

41. Independent Contractors. Our relationship with you is that of an independent contractor. Nothing contained in the Agreement will be construed to create any partnership or joint venture between you and us.

42. Software Provided as Part of the Services.
    a. Use of the Services or our Site may require software that we will license or sublicense to you. All such software is and remains our property (or, in the case of a sublicense, our licensor's property).
    b. Your rights in any such software (and any related user manuals or other materials) are limited to a nonexclusive license or sublicense to use it solely in connection with the Services and our Site for your internal business purposes. You will not transfer or assign any of your rights with respect to any such license or sublicense, and that license or sublicense will be revoked automatically if the Agreement or the Service Terms relating to the Service for which use of the software is necessary is terminated. If any such license or sublicense is revoked, you must immediately stop using the relevant software and promptly return it and all related User Information and other materials (and any copies or extracts) to us.
    c. You will not: (1) sublicense, sell, lease, distribute, or (except with respect to your Users who have a need to access any such software in connection with your use of the Services and our Site) provide access to any such software or any related User Information or other materials to any third party; (2) use any such software in a service bureau, time-sharing, outsourcing, or similar arrangement; (3) use any such software (or any related User Information or other materials) in any manner that is not expressly permitted by the Agreement; (4) modify, decompile, reverse engineer, disassemble, or create derivative works from any such software (or any related User Information or other materials); (5) except as necessary for reasonable back-up purposes, copy all or part of any such software (or any related User Information or other materials); or (6) take any actions or engage in any conduct that violates our rights (or, in the case of a sublicense, those of our licensor) with respect to any such software (or any related User Information or other materials).

d. Any actual or threatened breach of this Paragraph 42 will cause immediate irreparable injury to us (or, in the case of a sublicense, to us and our licensor). As a result, injunctive relief (including preliminary injunctive relief and specific performance) should be awarded as appropriate to remedy such breach, without limiting our right (or, in the case of a sublicense, our or our licensor's right) to any other remedies available with respect to such breach. This Paragraph 42 will survive the termination of the Agreement.

43. E-sign Consent and Imaging of Documents. You consent to the use of electronic records and signatures (when we offer them) in connection with the Agreement, the Services and our Site. This consent is provided in accordance with the Electronic Signatures in Global and National Commerce Act and any other Applicable Law addressing the use of electronic records and signatures (including the Uniform Electronic Transactions Act, as adopted by the State of Missouri. We may store and use any document that is part of the Agreement and all related documents and information in any form we deem appropriate (including through the use of any electronic document imaging or conversion process) and may destroy the originals after doing so.

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# SECTION 2 – SERVICE TERMS

These Service Terms are those referred to in Great Southern Bank's Treasury Service Agreement.

## ACH SERVICE TERMS

1. Overview. These ACH Service Terms relate to the ACH Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. Our ACH Service permits you to transfer funds to or from your Designated Account(s) by means of Entries sent through the ACH system in accordance with the Agreement and the NACHA Rules. You may originate only those types of Entries designated in your Treasury Service Data Supplement Form. You shall not initiate IAT Entries. Entries may not be initiated if they violate Applicable Law. You may only send us Entries through our Business Online Banking Service. An Entry (or Reversal/Deletion Request) transmitted to us through our Business Online Banking Service is also subject to the Business Online Banking Service Terms and, in the event of any conflict between these ACH Service Terms and the Business Online Banking Service Terms, the Business Online Banking Service Terms will control. Capitalized terms used but not defined in these ACH Service Terms have the meanings given to them in the Definition Schedule or the NACHA Rules. For the avoidance of doubt, a transfer of funds made through the Wire Transfer Service is not an Entry and is not subject to these ACH Service Terms.

2. Your Compliance with NACHA Rules and Applicable Law.
   a. You agree to be bound by the NACHA Rules as they may change from time to time, for all Entries, whether or not an Entry is sent through the ACH network. You act as Originator, and we act as ODFI with respect to Entries. The NACHA Rules govern if they conflict with the Agreement, except that the file specification requirements in the Agreement govern in the event of a conflict with the NACHA Rules. You represent and warrant that you have obtained or have access to a current copy of the NACHA Rules as of the effective date of the Agreement or our acceptance of your Treasury Service Request Form in which you request the ACH Service and agree to maintain or keep access to a current copy of the NACHA Rules so long as you obtain the ACH Service. You must provide us with adequate notice and accurate information for all Entries so that we can comply with the NACHA Rules. You must comply with the notice requirements set forth in the NACHA Rules, the Electronic Funds Transfer Act and Regulation E, as applicable, for all Entries to a consumer's account. You must obtain, retain and provide copies of consumer authorizations and comply with your obligations with respect to consumer alleged errors as set forth in the NACHA Rules, the Electronic Funds Transfer Act and Regulation E, as applicable.
   b. You are subject to, and will comply with, all Applicable Law, including OFAC regulations and the Agreement, and you acknowledge that you will not initiate Entries that violate any of the foregoing. You authorize us to audit your records as we deem appropriate to confirm that you are complying with the Agreement, the Security Procedures, Applicable Law and the NACHA Rules at all times and you agree to cooperate with us in performing any such audit. We may, from time to time, suspend processing of a transaction for greater scrutiny, verification or to do or take such other actions as are necessary to comply with Applicable Law, including, without limitation, OFAC requirements. You acknowledge that these actions may affect settlement and/or availability. You agree to provide us additional information for any Entry upon our request for purposes of any investigation relating to

such Entry, to resolve disputes, to review unusual transactions or as otherwise requested by us from time to time.

c. If you violate the NACHA Rules or other Applicable Law and a fine is imposed on us as a result of the violation, you are responsible for payment of such fine, any penalties and our other costs, including, without limitation, attorney's fees and any cost of collection. Your payment of such amount does not waive any of our rights to terminate the ACH Service under the Agreement.

d. In addition to any other rights we have to terminate or suspend your use of the ACH Service, we may terminate or suspend your use of the ACH Service immediately and without giving you prior written notice if: (i) you breach the NACHA Rules; (ii) any Entry you transmit to us or any of your acts or omissions might cause us to breach the NACHA Rules or any representations or warranties we make under the NACHA Rules; or (iii) we believe that termination or suspension is necessary for us to comply with the NACHA Rules.

3. ACH Security Procedures; Additional Customer Responsibilities.

a. User(s) will have access to the ACH Service subject to the Security Procedures. The Security Procedures for verifying the authenticity of initiating ACH Entries through our Business Online Banking Service include those set forth in the Business Online Banking Service Terms. In addition, as part of our Standard Security Procedures, your Users must successfully complete another Two-Factor Authentication and Dual Control in order to initiate and approve Instructions relating to ACH Entries. Security Procedures for the ACH Service are further detailed in the Security Procedures Schedule.

b. You are solely responsible for accurate creation, modification and deletion of the account information maintained on your Technology and used for the ACH Service. You shall comply with all procedures provided by us for the creation, maintenance and initiation of Entries, including any internal controls that we may require from time to time. You shall use the Security Procedures when you deliver Entries or Reversal/Deletion Requests to us.

c. Your Responsibility to Maintain Security of Business Online Banking Service. In addition to your other responsibilities to maintain the security of the Business Online Banking Service, as set forth in Paragraph 2.e of the Business Online Banking Service Terms, after logging into the Business Online Banking Service through our Site, your Administrators may restrict sensitive batches of ACH Instructions to specific Users with sufficient Entitlements to initiate such ACH Instructions, approve such ACH Instructions, or both by designating such Users within the Business Online Banking Service on our Site.

4. Company Warranties.

a. Each time you use the ACH Service, you represent and warrant that:

i. you have properly identified and labeled the Entry with the correct standard Entry class code as required by the NACHA Rules;

ii. that the Entry is not an IAT Entry or any other type of Entry that you are not authorized to originate;

iii. you have obtained appropriate authorization from each Receiver, and provided proper notice, as required by Applicable Law and the NACHA Rules and that each Entry conforms to such authorization or agreement and complies with the NACHA Rules;

iv. authorization of such Entry has not been revoked;

v. you have complied with all prenotification and micro-Entry requirements of the NACHA Rules;
vi. neither you nor any ACH Vendor (as defined in Paragraph 19 of these ACH Service Terms) acting on your behalf has disclosed or will disclose the Receiver's account number or routing number to any third party for such third party's use, directly or indirectly, in initiating a debit Entry that is not covered by the original authorization;
vii. you, and each of your ACH Vendors (as defined in Paragraph 19 of these ACH Service Terms), maintain commercially reasonable policies, procedures, and systems in compliance with applicable regulatory guidelines to receive, store, transmit, distribute, and destroy in a secure manner all Consumer-Level ACH Data and Protected Information and to protect against and detect data breaches or threats and unauthorized use of data;
viii. the ACH transaction is not in violation of any Applicable Law, including without limitation any OFAC-enforced law, regulation or order;
ix. In view of your requirements, the Security Procedures are a satisfactory and commercially reasonable method for verifying the authenticity of Entries and Reversal/Deletion Requests;
x. you make all representations and warranties to us related to an Entry that we, as an ODFI, in turn make to any RDFI or other participant under the NACHA Rules;
xi. you will not originate any Entries to obtain payment for your products and services in any manner that you have not previously described to us and we have previously accepted; and
xii. you employed commercially reasonable procedures to identify unauthorized or fraudulent Entries, you will make commercially reasonable efforts to notify us of such Entries when you identify them, and you will conduct annual reviews of such procedures to ensure they reasonably address your risks of originating or receiving such Entries.

b. TEL Entries. You will not initiate TEL Entries without our prior written approval. If you transmit a TEL Entry to us, you further represent and warrant to, and agree with, us that:
i. You will use commercially reasonable procedures to verify the identity of the Receiver of that TEL Entry;
ii. you will use commercially reasonable procedures to verify that the routing number associated with that TEL Entry is valid;
iii. you will obtain oral authorization from the Receiver for that TEL Entry that complies with, and contains all of the information required under, the NACHA Rules;
iv. you will obtain oral authorization from the Receiver only if (A) there is an Existing Relationship between you and the Receiver or (B) the Receiver initiates the phone call;
v. as part of the terms of an oral authorization, you will provide the Receiver a phone number for Receiver inquiries that is answered during normal business hours;
vi. for an authorization relating to a Single Entry TEL Entry, you either will make an audio recording of the oral authorization or will provide the Receiver a written notice confirming the oral authorization prior to the Settlement Date (as defined in Paragraph 6.a of these ACH Service Terms) of the TEL Entry;
vii. for an authorization relating to a recurring TEL Entry, you will comply with the requirements of Regulation E for the authorization of preauthorized transfers, including the requirement to send a copy of the authorization to the Receiver;
viii. for a Single Entry TEL Entry, you will retain the original or a copy of the written notice or the original or a duplicate audio recording of the oral authorization for two years from the date of

the authorization, and will give us a copy of that audio recording or notice immediately upon request;

ix. for a recurring TEL Entry, you will retain for two years from the termination or revocation of the authorization: (A) the original or a duplicate audio recording of the oral authorization; and (B) evidence that a copy of the authorization was provided to the Receiver in compliance with Regulation E; and

x. you will otherwise comply with the NACHA Rules with respect to that TEL Entry.

c. WEB Entries. You will not initiate WEB Entries without our prior written approval. If you transmit a WEB Entry to us, you further represent and warrant to, and agree with, us that:

i. if that WEB Entry is a debit WEB Entry, that WEB Entry was authorized by (A) a written authorization obtained from the Receiver via the Internet or a Wireless Network; or (B) the Receiver in any manner permissible under the NACHA Rules where the Receiver's authorization for the initiation of an individual debit Entry is communicated, other than by an oral communication, via a Wireless Network;

ii. if that WEB Entry is a debit WEB Entry, you employed a commercially reasonable fraudulent transaction detection system to screen that debit WEB Entry that, at a minimum, validated the account to be debited for the first use of such account number and for each subsequent change to such account number;

iii. if that WEB Entry is a debit WEB Entry, you used commercially reasonable procedures to verify the identity of the Receiver of that WEB Entry;

iv. if that WEB Entry is a debit WEB Entry, you utilized commercially reasonable procedures to verify that the routing number associated with that WEB Entry is valid;

v. if that WEB Entry is a debit WEB Entry, you will conduct or have conducted annual audits to ensure that the financial information you obtain from Receivers is protected by security practices and procedures that include, at a minimum, adequate levels of: (A) physical security to protect against theft, tampering, or damage; (B) personnel and access controls to protect against unauthorized access and use; and (C) network security to ensure secure capture, storage, and distribution; and

vi. you will otherwise comply with the NACHA Rules with respect to that WEB Entry.

5. Payment for Entries and Funds Availability; Exposure Limits.

a. We debit the Designated Account for credit Entries (including Debit reversals) on the Settlement Date (as defined in Paragraph 6.a of these ACH Service Terms), unless you are prefunding your Entries. Prefunding your Entries means that you pay for all credit Entries before the Settlement Date (as defined below) on such date as we may specify. We reserve the right at any time, without notice, to require you to prefund Entries. You will immediately pay us for the amount of any returned debit Entries or any adjustment Entries which we previously credited to the Designated Account. We will establish (and may change) dollar limits for your Entries (or types of Entries). Those limits may be at the Customer level and/or the User level and are referred to as the "Exposure Limits." We will establish separate Exposure Limits for credit Entries and debit Entries. We may elect to process an Entry that exceeds an Exposure Limit, but doing so does not affect or limit our right to reject any future Entry that exceeds an Exposure Limit.

b. In addition, from time to time we may evaluate your ACH activity for the purpose of establishing averages for Entry frequency, amount, returns and adjustments. In connection with these

evaluations, we may require you to establish reserves with us in an amount we determine is sufficient to cover your obligations to us under these ACH Service Terms. We may express such reserves as a fixed dollar amount or as a "rolling reserve" calculated based on "rolling" averages determined by our periodic evaluations. We will notify you of the amount of reserves, if any, we may require from time to time. You agree to establish any reserves we may require within two Business Days after the date of our notice setting forth the amount of such reserves and the basis of the calculation we used to determine the amount of such reserves. We may debit your Designated Account(s) or any other account you have with us for purposes of funding such reserves. We may suspend or terminate your use of the ACH Service if you fail to timely establish any such reserves.

6. Acting on Entries and Availability of Funds; Same Day Entries.
   a. Entries are settled on the effective Entry date shown on each Entry (the "Settlement Date"). We may treat any Entry that we receive after the deadline we establish from time to time as if received on the next Business Day. Entries will be deemed received by us when we receive the complete file. We are not obligated to make the amount of any debit Entry available for withdrawal by you before such amount constitutes collected funds in the Designated Account(s). Whether or not constituting collected funds, any such amount credited to the Designated Account(s) may be charged back to and recovered from you if we do not receive final settlement, the Entry is returned, an adjustment Entry is received by us pursuant to the NACHA Rules or the Entry violates the Agreement or the Deposit Account Agreement. We may, in our discretion, require that all settlement funds be maintained with us. We may at our option or upon your request, consistent with NACHA Rules, resend a debit Entry that has been returned unpaid. We impose a hold on all ACH credit Entries to a Designated Account for a period of two (2) Business Days from the date of receipt.
   b. Except as provided below for rejection of Entries, we will use commercially reasonable efforts to transmit Same Day Entries to an ACH Operator by the applicable deadline established by that ACH Operator for same-day processing and settlement during the applicable same-day processing window on the Settlement Date shown in those Same Day Entries so long as (1) we receive those Same Day Entries on a Business Day by the applicable same-day processing deadline set forth in the ACH Service User Information; (2) the Effective Entry Date shown in those Same Day Entries is that Business Day; and (3) that ACH Operator is open for business on that Business Day. For Same Day Entries we receive after the applicable deadline on a Business Day or at any time on a day that is not a Business Day, we will use commercially reasonable efforts to transmit those Same Day Entries to an ACH Operator by the next same-day processing and settlement deadline of that ACH Operator on a Business Day on which that ACH Operator is open for business. Entries with a stale or invalid Effective Entry Date that we receive before the applicable same-day processing deadline will be processed as Same Day Entries if they are otherwise eligible for same-day processing and settlement.
   c. You may not transmit a Same Day Entry to us that exceeds the dollar limit for Same Day Entries set forth in the NACHA Rules. In addition to that limit and any other Exposure Limits we have established for you, we may establish and change aggregate and individual dollar limits on your Same Day Entries. We may also require you to designate an Entry as a Same Day Entry by using the Company Descriptive Date field of the Company/Batch Header Record. If we elect to do so, (1) that requirement will be reflected in the ACH Service User Information; (2) we have no obligation to process an Entry as a Same Day Entry if it is not so designated, even if we receive that Entry by the

same-day processing deadline set forth in the ACH Service User Information on the Effective Entry Date shown in that Entry; and (3) if we receive an Entry by the same-day processing deadline set forth in the ACH Service User Information on the Effective Entry Date shown in that Entry, we may process that Entry as a Same Day Entry, even if that Entry is not so designated. Each Entry that you transmit to us, or that we process, as a Same Day Entry is subject to a special fee as we disclose to you from time to time.

7. Pre-notification. Prior to requesting or causing the initiation of an Entry, we may request you to first transmit, or provide to us, a pre-notification that complies with the requirements of the NACHA Rules. The purpose of the pre-notification is to indicate your intent to initiate Entries to the Receiver's account and for the RDFI to verify the Receiver's information. We assume no liability for pre- notifications you originate. We will not monitor the delivery of pre-notifications and have no liability if you fail to initiate pre-notifications, even if you indicate that you intend to do so. When you initiate a pre-notification to a Receiver's account, no Entry will be subsequently initiated with respect to such Receiver's account until three (3) Business Days have expired and we have not received any notice of change or return Entry from the RDFI indicating the Entry will not be accepted as submitted. If such notice of change or return Entry is received by us, we will provide you notice of the same and no Entries will be initiated to such Receiver's account until such time, if any, as all required changes have been made and all objection of the rejecting RDFI have been resolved.

8. On-Us Entries. Except as provided in Paragraph 9 of these ACH Service Terms, in the case of an Entry received for credit or debit to an account maintained with us (an "On-Us Entry"), we will initiate a credit or debit in the amount of such Entry on the Settlement Date (as defined in Paragraph 6.a of these ACH Service Terms) contained in such Entry, provided the Entry complies with the formatting and other requirements we provide to you from time to time and provided the other requirements set forth in the Agreement are met. If any of those requirements are not met, we will use reasonable efforts to credit or debit the Receiver's account on the next Business Day following such Settlement Date.

9. Rejection of Entries. We may reject any Entry if it does not comply with the requirements of the Agreement, exceeds Exposure Limits, or which we have been unable to verify through use of the Security Procedures. We may also reject any Entry if it may be returned for any reason under the NACHA Rules or if you have not met your payment obligations for the ACH Service. We may reject any On-Us Entry for any reason for which an Entry may be returned under the NACHA Rules. Notice of rejection may be given to you by telephone, electronically, by facsimile or by mail. Notices of rejection will be effective when given. We are not liable for the rejection, and we are not obligated to pay you interest for the period before you receive the notice of rejection. If any Entry is rejected, it is your responsibility to correct any Entry you intend to resubmit. In the event any Entry is rejected by the ACH network for any reason whatsoever, it will be your responsibility to reinitiate the Entry.

10. Reversal, Correction or Deletion.
    a. We have no obligation to cancel or amend Entries after we receive them. If you send us a request to modify an Entry you have already transmitted using the Security Procedures and within the guidelines and time set forth in the NACHA Rules, we will make a reasonable effort to act on your request. To request a modification to an Entry you have already transmitted, an Authorized

Representative or ASC may call the Great Southern Bank ACH Department at (417) 225-7070 during our business hours. You must also send an email detailing the request to gsbach@greatsouthernbank.com, and we must receive your notification within a reasonable timeframe to act on your request prior to the Entries being processed. The email must include the Company's name, the date the batch was sent, the date batch is effective, the total batch original amount, as well as information regarding the change (to include the specific record name and amount affected). Bank will acknowledge your request after it has been reviewed with an explanation of action that was taken / not taken on your behalf.

b. We will not be liable to you if our attempt to modify the Entry is not effective. You agree to indemnify us in connection with any such request to the same extent as we indemnify other parties under the NACHA Rules. Your obligations under this provision will survive termination of the ACH Service.

11. Provisional Payments. Payment by us for any debit Entry, returned credit Entry or credit reversal is provisional until we have received full settlement for the Entry. If final settlement is not received, we are entitled to a refund and we may charge your Designated Account or any other account with us for the amount due. We may delay the availability of any amount credited for a debit Entry or credit reversal if we believe that there may not be sufficient funds in your Designated Account to cover a chargeback or return of the Entry or reversal of an Entry.

12. Limit of Entry Classes. We at all times reserve the right to designate or terminate the Entry classes we will process for you, and we may establish from time to time such credit Entry and/or debit Entry Exposure Limits as we in our sole discretion deem advisable.

13. Inconsistency of Name and Number. We may send an Entry to an RDFI based solely on the RDFI identifying number and Receiver account number you provide, even if the name of the RDFI or Receiver identifies a different RDFI or Receiver. We, the RDFI and any other financial institution may debit or credit an account based solely on such numbers on an Entry, even if the name of the RDFI or Receiver in the Entry differs from the name of the RDFI or Receiver on the account.

14. Evidence of Authorization; Notice of Error. You will obtain all consents and authorizations required under the NACHA rules and will retain such consents and authorizations for two years after they expire or for such longer period of time as may be required by the NACHA Rules or Applicable Law (whichever is later). You will provide us copies of any such consent or authorization within three Business Days of our request. If we receive a notice of error pursuant to the Electronic Funds Transfer Act, Federal Reserve Regulation E, or other Applicable Law concerning an Entry processed or authorized to be processed to an account with us, you must, within two (2) Business Days after written or oral notice, provide us with evidence of the authorization to debit or credit the depositor's account and, if applicable, evidence of sending notice to the depositor of the varying amount, or other proof satisfactory to us that the error alleged did not occur. If the referenced documents or proof are not delivered timely, or the documents or proof do not give us a reasonable basis for determining that no error occurred, or if the error alleged did occur, we may charge you for the amount of the alleged error and for any penalty imposed upon us.

15. Notice of Returned Entries and Notifications of Change. We will notify you by phone or electronic transmission of the receipt of a returned Entry no later than one Business Day after the Business Day of such receipt. Except for an Entry retransmitted by you pursuant to the Agreement, we shall have no obligation to retransmit a returned Entry if we complied with the Agreement with respect to the original Entry. We will provide you all information, as required by the NACHA Rules, with respect to each Notification of Change ("NOC") Entry or Corrected Notification of Change ("Corrected NOC") Entry received by us relating to Entries transmitted by you. We must provide such information to you in the manner required by the NACHA Rules. You will ensure that changes requested by the NOC or Corrected NOC are made within six (6) Business Days of your receipt of the NOC information from us or prior to initiating another Entry to the Receiver's account, whichever is later; provided that, you may choose, in your discretion in accordance with the NACHA Rules, to make the changes specified in any NOC or Corrected NOC received with respect to any Single Entry.

16. Entry Class Codes. When you originate an Entry, you make each of the representations, warranties and covenants of an Originator for the applicable Entry Class Code as set forth in the NACHA Rules.

17. Tax Payment Service Entries.
    a. General Terms. Our tax payment service facilitates your remittance of tax payments to the appropriate taxing authority. You may deliver Instructions to us to make such ACH tax payments. Tax payment Instructions must conform to the content, format, deadlines and other specifications we establish and the applicable taxing authority, as communicated to you from time to time. The expense and risk of transmitting such Instructions is your sole responsibility.
    b. Liability Limitations. We have no liability for failure to transmit any tax payment Instructions we receive too late to complete on the same day and shall have no liability for our inability to transmit tax payments as a result of incorrect or inaccurate Instructions or system problems. If we make an overpayment of your tax liability due to our failure to carry out your timely and conforming Instructions, we will re-credit your Designated Account for the amount of the overpayment. In that event, you agree to take such actions as we may reasonably request to obtain a refund of the overpayment and to repay such amount to us. In any event, repayment will be due on the earlier of (i) your recovery of the overpayment, or (ii) the date on which you receive a credit for the overpayment in a subsequent tax payment. If you do not pay in a timely manner or if we underpay your tax liability due to our gross negligence in failing to carry out your timely and conforming Instructions, the limit of our liability will be the amount of penalty you are required to pay due to such failure. This limitation of liability is supplemental to and does not replace other limitations on our liability stated elsewhere in the Agreement. We have no liability for the accuracy of information contained in Instructions.
    c. Company's Warranties. By requesting and using the ACH Service for origination of tax payments, you represent and warrant to us that you have properly enrolled in the tax payment service and have selected the ACH Credit option. You also represent and warrant that you will meet all special requirements of the tax payment service, including generation of pre-notification Entries before the first tax payment is sent.

18. Third Party Sender. The NACHA Rules contain special requirements and impose additional obligations on us when we act as ODFI with respect to Entries you send to us as a Third-Party Sender. You must notify

the bank prior to sending Entries as a Third-Party Sender and obtain our prior written approval before sending any Third-Party Sender Entries using our system. Nothing set forth herein shall diminish, restrict or otherwise reduce your obligations as a Third-Party Sender under the NACHA Rules, it being the intention of the parties that our rights and remedies under the Agreement are in addition to, and not in lieu of, the rights and remedies available under the NACHA Rules. You shall keep yourself continuously informed of changes in the NACHA Rules. If you are approved by us to act as a Third-Party Sender, you are automatically deemed to make the additional agreements and representations and warranties to us that are set forth in the NACHA Rules and as follows:

a. You have notified us that you are a Third-Party Sender and designated yourself as such on your Treasury Service Request Form;
b. You shall provide us with any information we deem reasonably necessary to identify each Originator for which you act as a Third-Party Sender and for which we will transmit Entries (including, without limitation, completion of the Treasury Service Data Supplement Form for each Originator), and shall provide such information no later than two Business Days after such information is requested by us and at least six days prior to the first settlement for such Originator;
c. You will enter into a written agreement with each Originator that meets the requirements of an Origination Agreement under the NACHA Rules and each Originator will have assumed the responsibilities of Originators under the NACHA Rules, including, without limitation, that the Originator agrees to (i) assume the responsibilities of an Originator under the NACHA Rules, (ii) be bound by the Rules, (iii) not initiate any Entries that violate Applicable Law or the NACHA Rules, and (iv) such additional terms as we may require, including terms limiting our liability. To the extent you or the Originator violate any of the applicable NACHA Rules and NACHA imposes a fine on us because of the violation, we may charge the fine to you;
d. You will not originate Entries that exceed your Exposure Limits as documented on your Treasury Service Data Supplement Form;
e. You will make payment to us for any credit Entries and will immediately reimburse us for any third party claims, demands or other process recognized by the NACHA Rules (such as returns, reversals, adjustments, reclamations or claims based on breach of any warranty made by Originators or Third Party Senders under the Rules) to the extent that we are required to reimburse or indemnify any Receiver, RDFI or other third party in respect of an Entry;
f. You warrant that you make the warranties as the Third-Party Sender and assume the liabilities of an ODFI under the NACHA Rules;
g. You shall indemnify us for any failure of an Originator for which you act as a Third-Party Sender to perform its obligations as an Originator under the NACHA Rules;
h. You shall comply with and assure that each Originator for which you act as a Third-Party Sender complies with Applicable Law, including the Electronic Funds Transfer Act, Regulation E, OFAC regulations, the NACHA Rules and applicable state laws and regulations, to the extent that the same may be applicable to the ACH Entries processed hereunder;
i. You shall complete a due diligence review and audit satisfactory to us for each Originator for which you act as a Third-Party Sender at least annually to ensure compliance by such Originator with Applicable Law and the Agreement, and shall provide us with all information requested by us for us to determine whether your due diligence review and audit procedures are satisfactory to us;
j. You shall provide us with an annual certification of the completion of your due diligence review and audit for each Originator for which you act as a Third-Party Sender no later than December 31st of

each calendar year and shall, upon our request, provide to us all of your due diligence materials and audit reports relating to any such Originator;

k. We, acting on our own behalf or through third parties, shall have the right to audit each Originator for which you transmit Entries as a Third-Party Sender for compliance with Applicable Law and the requirements of your agreement with the Originators and the Agreement;
l. To the extent you complete an external audit that includes any review of your operations as a Third-Party Sender, you agree to provide us a copy of any such report;
m. You shall (i) not misrepresent us, the ACH Service or our relationship with you, including any misrepresentation that you are our agent or have the authority to bind or obligate us to any other agreement, (ii) obtain our prior approval of any written materials you use pertaining to the ACH Service, (iii) comply with our policies and procedures pertaining to the ACH Service and to Third Party Senders, including without limitation any audit and compliance policies and procedures which may be provided by us from time to time, and (iv) ensure that your Originators comply with the Agreement;
n. You will not allow any Originator to engage in any activity that would result in the Originator or you being or becoming a "money services business" as defined in 31 C.F.R. § 1010.100 or a "money transmitter" or an entity with a similar designation under Applicable Law;
o. You will not permit a Nested Third-Party Sender to originate any Entry directly or indirectly through us.

19. Third Party Service Providers. We reserve the right to refuse to permit the use of any Third-Party Service Provider through which you access ACH Service and/or that assists you in the preparation or transmission of Entry information to us (an "ACH Vendor"). Any use of an ACH Vendor is subject to our prior approval and shall be identified to us in writing. We may require that your ACH Vendor adhere to our Security Procedures or use our standard systems and software to transmit Entries. If we, in our sole discretion permit you to use an ACH Vendor, then: (i) you are fully responsible for the acts or omissions of the ACH Vendor, and (ii) the ACH Vendor is your agent and you are liable for (a) any file transmission the ACH Vendor transmits to us in your name following the Security Procedures, whether or not such file was in fact authorized by you; (b) failure by the ACH Vendor to comply with any Security Procedures or operating requirements relating to the ACH Service; (c) all fees, costs and expenses owed to ACH Vendor for its services; and (iv) any claims, damages, costs and/or expenses incurred as a result of the ACH Vendor's failure to perform, delay or error in performing its services or failure to follow the applicable Security Procedures or NACHA Rules. We may rely on the information provided by you to determine that the ACH Vendor is currently authorized to deliver Entry information to us on your behalf. We may, at our sole option, require your ACH Vendor to execute documentation establishing ACH Vendor's rights and obligations in providing Entries on your behalf to us.

20. Your Records and Review. You shall retain and provide to us, upon request, all information necessary to remake or reconstruct any deposit, transmission, file or Entry for thirty (30) days following receipt by us of the deposit, file, Entry, transmission or other order affecting a Designated Account. You agree to be bound by and comply with Applicable Law, all applicable provisions of the NACHA Rules (including, without limitation, those requiring you to render account numbers used in the initiation of Entries unreadable when stored electronically) and any directions provided by us from time to time, regarding the retention of documents or any record, including, without limitation, your responsibility to retain all

items, source documents, and records of authorization in accordance with the NACHA Rules, and to timely provide such records to us in accordance with the NACHA Rules upon our request. Without limiting the generality of the foregoing, you will obtain all consents and authorizations required under the NACHA Rules and retain such consents and authorizations for two years after they expire.

## BILL PAYMENT SERVICE TERMS

1. Overview. These Bill Payment Service Terms relate to the Bill Payment Service ("Bill Pay") offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. Bill Pay is accessible by Users through the Business Online Banking Service. We provide Bill Pay through a Service Provider. The Service Provider processes bill payments and will provide certain customer service assistance. Additional details and directions are available through Bill Pay. We will make Bill Pay available to you by request and at our discretion. We may, at our option and in our sole discretion, remit and manage payments you make using Bill Pay, stop and cancel payments, or terminate your right to use Bill Pay at any time.

2. Using the Bill Payment Service. The Bill Payment Service permits you to schedule and make payments to Payees. The Bill Payment Service allows you to make payroll payments to your employees by designating them as Payees and providing Payment Instructions for such payments in the Bill Payment Service. Access of the payroll features of the Bill Payment Service may be made available at our approval. By using the Bill Payment Service, you authorize us to process the payments and other transactions you request from time to time through use of the Bill Payment Service. You also authorize us to debit your Designated Account(s) in accordance with the Agreement. The Agreement does not alter your liability or obligations that currently exist between you and your Payees.

3. Designated Bank Account. You must designate (i) the Designated Account from which the payments are to be made; (ii) the complete name of the Payee, your account number with the Payee, and the Payee's remittance address, all exactly as shown on the Payee's billing statement or invoice; (iii) the amount of the payment; and (iv) the date you want the payment to be processed. Some transactions may take longer to be credited to the account you hold with the Payee due to circumstances beyond our control, particularly delays in handling and posting payments by Payees or financial institutions. We are not responsible for delays that may occur after the Payee receives the payment. 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 Bill Payment Service, you agree, based upon Instructions received under your Access Credentials, we can charge your Designated Account by electronic funds transfer, "no signature required draft," or by debiting and remitting funds on your behalf. You also agree that any fees associated with the Bill Payment Service will be charged to the Designated Account. We reserve the right to refuse to pay any Payee designated by you. If we do so, we will notify you promptly.

4. Paper Checks. If the Payee is to be paid by paper check (as indicated on the Bill Pay list in the Bill Pay portal of the Business Online Banking Service), you understand and agree that paper checks are mailed to the Payee, and the Payee may not receive the payment until seven (7) to ten (10) Business Days after the date the payment is created, and your Designated Account will be debited upon presentment of the

check. Your Designated Account may also be debited on a date sooner than the date selected as part of the transaction. 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 Payee to properly post a payment to your account with the Payee.

5. Electronic Payments. 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 up to three (3) Business Days after the date the payment is created, and your Designated Account will be debited immediately. You understand and agree we are not responsible for the improper transmission or handling of payments by a third party such as the failure of the Payee to properly post a payment to your account with the Payee.

6. Payment Scheduling—Standard Payments. When a payment is scheduled through the Bill Payment Service, you must allow sufficient time for us to receive and process the Scheduled Payment before the Scheduled Payment Date. You will not be able to select a date for a Scheduled Payment if there is not sufficient time for us to process the payment on that date.

7. Payment Limits. No payment made through the Bill Payment Service may exceed $35,000.00 without approval by us. In addition, the total amount of all payments made through the Bill Payment Service in a single day may not exceed $50,000.00 without approval by us. Payments to an individual using the Pay A Person option may not exceed $1,200.00 for a single transaction or $2,400.00 in a single day. For security purposes, or at our discretion, we may establish additional limitations, including lower dollar limits, or make modifications to the outlined limitations.

8. Payment Authorization and Payment Remittance. By providing us Payment Instructions through the Bill Payment Service, you authorize us to follow all such Payment Instructions. In order to process payments more efficiently and effectively, we may edit or alter payment data or data formats in accordance with Payee requirements. By making a Payment Instruction, you authorize us to debit your Designated Account and remit funds on your behalf in accordance with the Payment Instruction. You further authorize us to credit your Designated Account(s) for payments returned to us by the United States Postal Service or Payee, and you authorize us to charge any Fees for such returns. You authorize us to credit your Designated Account for payments remitted to you on behalf of another authorized user of the Bill Payment Service.

9. Payees Outside of the U.S. Payments to Payees outside of the United States or its territories or payments prohibited by Applicable Law, including payments to unlawful Internet gambling sites, may not be made through the Bill Payment Service. Tax payments and court-ordered payments are exception payments, which may be scheduled through the Bill Payment Service; however, you acknowledge and agree that such payments are discouraged and are scheduled at your own risk. IN NO EVENT WILL WE BE LIABLE FOR ANY CLAIMS OR DAMAGES RESULTING FROM YOU REQUESTING AND SCHEDULING ONE OF THESE TYPES OF PAYMENTS. We are not required to research or resolve any claim resulting from an exception payment. You acknowledge and agree that all research and resolution for any misapplied, incorrectly posted, or misdirected payments will be your sole responsibility.

10. Bill Delivery and Presentment. The Bill Payment Service also allows you to receive and pay bills electronically using Bill Delivery and Presentment. If you activate this feature, you agree to and acknowledge the following:
    a. Activation. Upon activation of the electronic bill feature, we may notify the Payee of your request to receive electronic billing information. We may, at the request of the Payee, provide to the Payee your email address, service address, or other data specifically requested by the Payee at the time of activating the electronic bill for that Payee for purposes of the Payee informing you about bill information. Each electronic Payee has the right to accept or deny your request to receive electronic bills. You will receive a Payee's bills electronically through the Bill Payment Service only if you have designated it as a Payee and the Payee has arranged with our Service Provider to deliver bills electronically. The presentment of your first electronic bill for a Payee may vary from Payee to Payee and may take up to sixty (60) days, depending on the billing cycle of each Payee. Additionally, the ability to receive a paper copy of your statement(s) is at the option of the Payee. While the electronic bill feature is being activated, it is your responsibility to keep your accounts current.
    b. Authorization to Obtain Bill Data. Your activation of the electronic bill feature for a Payee authorizes us to obtain bill data from the Payee on your behalf. For some Payees, you will be asked to provide us with your access credentials for that Payee. You authorize us to use the access credentials to obtain your bill data.
    c. Notification. We will use commercially reasonable efforts to provide all of your electronic bills promptly. In addition to notification within the Bill Payment Service, we may send an email notification to you. It is your sole responsibility to ensure that this information is accurate. If you do not receive notifications, it is your responsibility to periodically log on to the Bill Payment Service and check on the delivery of new electronic bills. The time for notifications may vary from Payee to Payee. You are responsible for making sure that your bills are paid on time.
    d. Your Information with Payee. We are unable to update or change your information such as, but not limited to, name, address, phone numbers, and email addresses with the Payee. Any changes will need to be made by you by contacting the Payee directly. You will maintain all access credentials for all electronic Payee websites. You will not use someone else's information to gain unauthorized access to another person's bill.
    e. Cancellation of Electronic Bill Notification. The electronic Payee reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Payee to Payee, and it may take up to sixty (60) days, depending on the billing cycle of each Payee. The Bill Payment Service will notify your electronic Payee(s) as to the change in status of your account, and it is your sole responsibility to make arrangements for an alternative form of billing. We will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.
    f. Non-Delivery of Electronic Bill. You agree to hold us harmless should the Payee fail to deliver your electronic bill. Copies of previously delivered bills must be requested from the Payee directly.
    g. Accuracy and Dispute of Electronic Bill. We are not responsible for the accuracy of your electronic bill(s). We are only responsible for presenting the information that we receive from the Payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Payee directly.

11. Canceling a Bill Payment. To cancel a bill payment you have scheduled through the Bill Payment Service, you must cancel the payment through the Bill Payment Service (by following the on- screen directions) before 1:00 p.m. CT on the day BEFORE the payment is scheduled to be debited from your Designated Account. Once the bill payment has been debited from your Designated Account, you CANNOT cancel or stop a bill payment which has been paid electronically. You may be able to place a stop payment on a bill payment paid by a paper draft by contacting us by telephone before the paper draft has cleared to place a Stop Payment. (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 promptly process your stop payment request. To be effective, the stop payment request must precisely identify the name of the Payee; (ii) the Payee assigned account number; (iii) the amount and scheduled date of the payment; and (iv) the ID number from the Bill Payment View Posting Screen.

12. Security Procedures. Because you access Bill Pay through the Business Online Banking Service, the Security Procedures for verifying the authenticity of Instructions received through Bill Pay include those set forth in the Business Online Banking Service Terms.

13. Definitions.
    a. “Payee” is the person or entity to which you desire a payment to be directed by utilizing the Bill Payment Service or is the person or entity from which you receive electronic bills, as the case may be.
    b. “Payee Account Number” is the account number assigned to you by a Payee.
    c. “Payment Instruction” is the information you provide to us through the Bill Payment Service instructing that a payment should be made to a Payee, which includes, (in addition to other information), your Payee Account Number, Payee name, Payee address, Payee phone number, the amount of the payment and the Scheduled Payment Date.
    d. "Scheduled Payment" is a payment that has been scheduled through the Bill Payment Service but has not begun processing.
    e. "Scheduled Payment Date" is the day you designate in a Payment Instruction that you desire a Payee to receive your bill payment, unless such day is not a Business Day in which case such day will be the next Business Day.

## BUSINESS ONLINE BANKING SERVICE TERMS

1. Overview. These Business Online Banking Service Terms relate to the Business Online Banking Service offered by Great Southern Bank, which are Services referred to in Great Southern Bank’s Treasury Service Agreement. The Business Online Banking Service is offered through our Service Providers and provides access to information concerning Designated Accounts and access to perform certain transactions. All daily transactions, payments and funds transfers will appear in the Designated Account activity in the Business Online Banking Service and on your account statement(s).

2. Access Information; Security Procedures; Additional Customer Responsibilities.

a. Access Requirements. To use the Business Online Banking Service, you must enroll for access and meet the enrollment requirements. You must have a supported operating system and browser on your Access Device. For more information on our supported operating systems and browsers, visit our website at https://www.GreatSouthernBank.com/personal/online-banking-faq. Certain features of the Business Online Banking Service have additional requirements that are set forth in the applicable part of these Business Online Banking Service Terms.

b. Hours of Access. You can access the Business Online Banking Service seven days a week, twenty-four hours a day. Some features of the Business Online Banking Service are subject to our Business Hours and processing cutoff times set forth in the User Information. Occasionally, due to an emergency or scheduled maintenance, some or all features of the Business Online Banking Service may not be available. During these times of unavailability, you may call us or visit one of our locations during Business Hours to obtain information about your Designated Account or Service.

c. Access Credentials. For security purposes, once your enrollment is approved, we will issue initial Access Credentials to your ASC to login to the Business Online Banking Service through our Site. You must establish a new password upon your initial login to the Business Online Banking Service. You must create a complex password that meets the security requirements we establish from time to time. Your password should not be any commonly known personal identification information, such as Social Security number, address, date of birth, or name of friend or family member, and should be memorized rather than written down. Your password is encrypted and will not be known by us. Passwords can be changed through the Business Online Banking Service at any time. We strongly recommend that passwords be changed regularly. Upon three unsuccessful attempts to log in to the Business Online Banking Service, your access may be locked. You can use the self-password reset option to authenticate your access and select a new password. We may disable access due to excessive failed logins or inability to complete a self-password reset.

d. Security Procedures. The Security Procedures for controlling access to information and for verifying the authenticity of Instructions we receive through the Business Online Banking Service include the requirement that your Users log on to Business Online Banking Service through our Site using their Access Credentials and successfully completing a Two-Factor Authentication. Security Procedures for the Business Online Banking Service are further detailed in the Security Procedures Schedule.

e. Your Responsibility to Maintain Security of Business Online Banking Service. The use of internet-based banking services to transfer funds entails risk, the degree of which depends upon the precautions which you take. We assume no responsibility for the precautions which you elect to take, or not to take, in order to safeguard your information and to protect your funds from unauthorized transfers. After logging into the Business Online Banking Service through our Site, your Administrators may set up activity alerts, restrict access to specific IP addresses, restrict access to specific days and times for each User, delegate Entitlements to each User (such as restricting each User's access to specific functions and Designated Accounts), and implement other similar measures with respect to the Business Online Banking Service to safeguard your information and protect your funds from unauthorized transfers. In addition, you should consult with your own information technology providers for recommendations specific to your Technology. You should implement at least the following measures:

   i. Use Access Devices which are dedicated solely to internet banking. In other words, do not use an Access Device that is also used for accessing other websites or applications, such as checking emails or browsing the web. E-mails may contain malicious links or components (sometimes

referred to as viruses) which could compromise your Access Credentials. Accessing malicious websites or applications infected themselves with malware can also lead to your Access Devices and related Technology and Access Credentials being compromised.

ii. Keep the number of Users authorized to transfer funds through the Business Online Banking Service to a minimum, and implement Dual Control where possible (including, without limitation, by following our Standard Security Procedures). Your Users are prohibited from sharing their Access Credentials with each other or any other person. In addition, each User should complete their respective responsibilities with respect to a transfer using different Access Devices. This will help minimize the risk of an unauthorized transfer or payment by Access Credentials being exposed through a single compromised Access Device.

iii. Access Credentials should never be stored on any of your computers, and you should avoid having them written down. All steps reasonably possible should be taken to protect Access Credentials. Never select the browser option for storing Access Credentials. Passwords should be complex and changed regularly (immediately if you suspect they have been exposed to others or the moment you suspect any unauthorized access).

iv. Use up to date and commercially accepted antivirus software which is updated automatically on a daily basis. Upgrade all browsers to the latest version and apply upgrades and patches as soon as possible.

v. Avoid downloading or installing any files or programs from unknown sources.

vi. Ensure your session is encrypted or the website address is preceded with https://.

vii. Always store physical Access Credentials (such as physical token devices) in a secure access location which is restricted to Users. Report any loss of your physical Access Credentials to us immediately. Ensure that virtual access to Access Credentials is protected using commercially reasonable methods.

viii. Do not access the Business Online Banking Service using a public wireless internet (which most likely is not secure) or a non-secure wireless network. Wireless internet facilities are more susceptible to security compromises.

ix. Do not leave any Access Device unattended until all transactions through the Business Online Banking Service have been completed. Logout of the applicable Business Online Banking Service immediately when your transactions are concluded.

x. Check your account information and transaction histories on a regular basis (daily is best) to ensure that no unauthorized transactions have occurred.

xi. Educate employees about safe email policies and internet usage. Scan any attachments you receive via email using your virus detection software and immediately delete any suspicious email messages with attachments. Junk and chain emails should be promptly deleted. Do not open any email attachments from strangers under any circumstances.

xii. Keep us informed as to any changes with respect to your Users, such as termination of employment.

xiii. If you notice suspicious or unusual activity on your Designated Account, contact us immediately.

3. Protecting Your Information. Your role is essential in preventing misuse of your Designated Accounts through the Business Online Banking Service. As a result, you agree to (i) promptly examine your statement for each of your Designated Accounts as soon as you receive it; and (ii) protect the confidentiality of your Designated Account and account number and your personal identification

information, such as your company Tax ID number. Personal identification information by itself, or together with information related to your Designated Account, MAY ALLOW UNAUTHORIZED ACCESS TO YOUR ACCOUNT. We have the right to monitor access to the Business Online Banking Service, including any transactions made through the Business Online Banking Service, for fraud detection purposes, but we have no obligation to you to do so.

4. Security. The Business Online Banking Service utilizes identification technology to verify the sender and receiver of online banking transmissions so they can be appropriately identified by each other. Even with our efforts to make the Business Online Banking Service 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 the Business Online Banking Service, or email transmitted to and from us, will not be monitored or read by others. This includes but is not limited to software, such as spyware or key loggers, which may reside on your device, capturing information that could potentially compromise your security.

5. Accounts and Governing Agreements.
   a. You shall properly maintain your Designated Accounts, and comply with the Deposit Account Agreement, and pay any fees associated with the use or maintenance of your Designated Accounts. The Designated Accounts will continue to be governed by the Deposit Account Agreement, except as set forth in the Agreement. Additionally, each Designated Account and use of the Business Online Banking Service is subject to the following:
      i. Terms or directions provided by us appearing on a screen when using the Business Online Banking Service;
      ii. Our rules, procedures, disclosures and policies applicable to such Designated Account;
      iii. ACH Service Terms or Wire Transfer Service Terms, as applicable; and
      iv. Rules and regulations of any funds transfer system used in connection with the Business Online Banking Service, as well as Applicable Law.
   b. In the event of any conflict between these Business Online Banking Service Terms and the ACH Service Terms or Wire Transfer Service Terms, the ACH Service Terms and Wire Transfer Service Terms will control.

6. Cutoff Times. A transfer requested through the Business Online Banking Service before the transfer cutoff time established by us from time to time on a Business Day will generally be posted to your Designated Account the same day. All transfers requested after the posted transfer cutoff time on a Business Day or on a day that is not a Business Day will be posted on the next Business Day.

7. Mobile Banking. We may provide a mobile banking app or a mobile optimized browser experience for Users that allows you to access the Business Online Banking Service on a mobile Access Device. You use of our mobile banking app or mobile optimized browser experience is subject to the terms of use that appear on or apply to such app or browser experience. A User that uses our mobile banking app or mobile optimized browser experience may be required to accept those terms of use as part of the log-on or registration process. Additional charges may apply for use of your mobile Access Device or Internet usage, depending on your wireless carrier. Please consult your wireless provider/carrier for details on correlated rates and charges. All terms and conditions applicable to the Business Online

Banking Service also apply to your use of the app or mobile optimized browser experience. To use the app or any mobile optimized browser, you must (a) be enrolled for the applicable Business Online Banking Service and (b) have a compatible mobile Access Device equipped to access the Internet. Certain features of Business Online Banking Service may be restricted or limited in the mobile optimized experience.

## FUNDS TRANSFER SERVICE TERMS

1. Responsibility for Funds Transfers. These Funds Transfer Service Terms relate to the Funds Transfer Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. The Funds Transfer Service is accessible through the Business Online Banking Service. You may request access to the Funds Transfer Service using the Treasury Service Data Supplement Form. We agree to make reasonable efforts to complete all intrabank fund transfers requested. We will be responsible for acting only on those Instructions for such transfers actually received by us and have no responsibility for malfunctions in communications facilities or acts of others not under our control that may affect the accuracy or timeliness of messages you may send. We are not responsible if you provide incorrect Instructions or if the Instructions are not received prior to our published cutoff times. You have no right to cancel or amend a transfer after we execute it. We may attempt to revoke a transfer that has not been executed if the request is received in a time and manner that gives us a reasonable time to act upon it, but we make no warranty as to our ability to revoke or cancel a transfer once made. You agree to hold us harmless against claims of third parties when we revoke or cancel any funds transfer Instructions.

2. Canceling a Funds Transfer. Pending scheduled transfers can be canceled any time up to 7:00 p.m. CT on the Business Day they are scheduled to be processed. Some transfers process immediately, including some same-day transfers. Transfers that have been processed cannot be cancelled.

## RETAIL LOCKBOX SERVICE TERMS

1. Overview. These Retail Lockbox Service Terms relate to the Retail Lockbox Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. You authorize us to act as your agent with respect to all checks, drafts and money orders ("Items") which we receive on your behalf, and in connection therewith shall act under your direction and control. Upon our review and acceptance of the Treasury Service Request Form requesting the Retail Lockbox Service, we shall serve as your lockbox agent and will perform the lockbox, reporting and other services as specified below:
   a. You will establish a post office box (the "Lockbox") and provide the box number to us, at which we will at all times have unrestricted sole access. You authorize us to have custody of the keys or other means of access to the Lockbox.
   b. You acknowledge that you are solely responsible for the costs incurred in maintaining the post office box utilized as the Lockbox.

c. From time to time during each Business Day on a schedule determined at our discretion, we will collect the contents received in the Lockbox. We will hold as bailee for you any Items prior to posting the Items for deposit to your Designated Account.
d. All Items received through the Lockbox shall be deposited by us on each Business Day when received, if practical, but in no event later than the next Business Day, into the Designated Account.
e. We will open all envelopes received in the Lockbox, remove their contents, handle Items as set forth in Paragraph 2 of these Retail Lockbox Service Terms, and, subject to the FTP Agreement, provide copies of such Items and other contents to the extent and through the method directed by you and documented on your Treasury Service Request Form.

2. Handling of Items. We will handle Items as specified below:
   a. We will image all Items received through the Lockbox and retain copies of such Items in accordance with our document retention policies or for such longer period as required by Applicable Law. Once we destroy the documents and remittance materials, the images that we capture during their processing will be the only source of information about their contents. We will have no liability for any missed image or if any image we capture is not legible. We shall have no responsibility for any failure to maintain or provide a record if we are unable to do so by reason of oversight, film or equipment failure or any other circumstances.
   b. We will stamp all Items received through the Lockbox with an endorsement on your behalf stating the following: “For Deposit only to: (customer name).” We will not inspect any Item for the drawer’s signature or date or for restrictive or conditional clauses or endorsements, including, without limitation, statements such as "paid in full" or similar language, or Items with qualifications of conditions, including, without limitation, statements such as "void if not paid in 30 days,” "interest only" or "endorsement acknowledges accord and satisfaction." We will have no liability for, and you assume all risks and liabilities resulting from and will hold us harmless and indemnify us for all losses, costs and expenses resulting from, our processing any Item for deposit to the Designated Account that (1) contains any such restrictive or conditional clauses or endorsements; or (2) does not include an effective drawer’s signature.
   c. We will deposit Items received through a Lockbox bearing differences in written and numerical amounts in accordance with our established procedures, in our discretion.
   d. We will return incomplete Items received through Lockbox to you, unless otherwise indicated by you and documented on your Treasury Service Data Supplement Form, and agreed to by us.
   e. Except as provided in Paragraph 2.f, Items received through a Lockbox returned to us as uncollected funds, as a result of missing endorsements or otherwise will be returned to you, unless otherwise indicated by you on your Treasury Service Data Supplement Form, and agreed to by us.
   f. We will redeposit Items received through the Lockbox returned to us for reasons of "Refer to Maker" or "non-sufficient funds" or words of similar import.
   g. We will return to you Items received through the Lockbox not paid and returned to us, including such Items received through the Lockbox not paid and returned to us after being redeposited pursuant to Paragraph 2.f of these Retail Lockbox Service Terms.
   h. All Items received by us not properly payable to you or some reasonable variation thereof, will be returned to you, unless otherwise indicated by you and documented on your Treasury Service Data Supplement Form, and agreed to by us.

i. In general, with respect to processing Items received through the Lockbox, we will process such Items in accordance with applicable federal and state statutes and regulations and otherwise in accordance with our established procedure.
j. An Item denominated in Canadian dollars and/or drawn on a Canadian bank will be deposited in the Designated Account, subject to applicable exchange rates. An Item denominated in any other foreign currency and/or drawn on a foreign bank will not be deposited to the Designated Account.
k. If you receive an Item that should have been delivered to a Lockbox, you may forward it to our lockbox department. We will process all such Items automatically and without inspecting them. If you have more than one Lockbox, you must designate the Lockbox through which we should process the Item.
l. We will deposit any cash received in a Lockbox into your Designated Account(s). Any property other than Items, cash and related remittance materials received in a Lockbox will be sent to you. You agree that we have no liability for any cash or other property received in a Lockbox.

3. Minimum Balance. We at all times reserve the right to designate a minimum balance requirement for your Designated Account, which is to be used to cover any returned Items. You agree to maintain the designated amount in the Designated Account for the period we specify after the Lockbox Service is terminated to cover such potential returned Items.

4. Authorization. You authorize us to release the Items and records related to the Designated Account in accordance with the specific provisions of these Retail Lockbox Service Terms.

5. Interim Period. In the event that any Items intended for deposit in the Designated Account are received by us other than by receipt in the Lockbox, we will process such Items in accordance with these Retail Lockbox Service Terms, subject to any delays caused by the non-standard delivery of such Items.

## POSITIVE PAY SERVICE TERMS

1. Overview. These Positive Pay Service Terms relate to the Positive Pay Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. These Positive Pay Service Terms govern the Check Positive Pay Service, ACH Positive Pay Service, Reconciliation Service, and BAI & Customer Reports Service and are made available through the Positive Pay Service within the Business Online Banking Service.

2. Limitation of Liability. The Cut-Off Time (as defined below) establishes the standard by which you will be considered to have exercised reasonable promptness with regard to the daily transmission and daily notification of Exception Items which will be considered a statement of account under the Uniform Commercial Code. We will process such items in good faith and with ordinary care in the circumstances (which include the procedures set forth herein). Procedures in place for other Services or Items will not be applicable in determining whether we have satisfied the foregoing responsibilities.

3. Pay Decision. We will follow your Instructions with regard to paying Exception items. Any Exception Item drawn on the Designated Account that you authorize us to pay in accordance with these Positive Pay

Service Terms will be paid without our performing any other verification procedures. You hereby agree that once you have authorized the payment of an Exception Item against the Designated Account, we shall have no liability whatsoever for paying the check or ACH transaction, regardless of whether or not the check or ACH debit Entry was validly issued or authorized by you and whether or not we have performed any additional verification procedures for such check or ACH debit Entry, such as, the authenticity or alteration of any check, the presence or validity of signatures, dates, or amounts with respect to a check or ACH debit Entry. You agree to indemnify and hold us harmless from any losses or liabilities you may suffer or incur as a result of us paying a check or ACH transaction against the Designated Account based upon your Instruction. If your Designated Account does not have sufficient available funds to pay an Exception Item, we will not be required to pay any Exception Item presented against such account.

4. Return Decision. Any check that we return in accordance with these Positive Pay Service Terms will be deemed to not be properly payable. You shall be liable to any party and hold us harmless for any damages, losses, fines, fees, taxes, legal expenses, or actions at law you may suffer or incur as a result of us returning a check or ACH transaction against the Designated Account based upon your Instruction, as applicable.

5. Customer's Obligations.
   a. Your use of the Service does not modify your obligations to review and report any errors or unauthorized transactions to us in accordance with the Agreement and the Deposit Account Agreement and shall not be used as a substitute for our Stop Payment Service. The ACH Positive Pay Service applies only to ACH transactions. We shall have no responsibility for any liability, loss or damage resulting from (i) us paying any check which matches the issued check file; (ii) at your Instruction, us not paying a check even though the check matches the issued check file; (iii) paying any Exception Item pursuant to your Instructions; (iv) us paying an Exception Item where you have failed to timely provide us with Instructions not to pay the Exception Item; (v) us returning an Exception Item where you have failed to timely provide us with Instructions to pay the Exception Item.
   b. In the event that the Positive Pay Service is not available, you should notify us of payment decisions by phone at 800-749-7113 x7020. For checks or ACH debit Entries that you do not wish to pay, we will return such payment with indication of a reason deemed appropriate by us under the circumstances.
6. Definitions.
   a. "Authorization Criteria" means rules specifying the Originators (as defined in the NACHA Rules) that may originate debit Entries against a Designated Account and providing other information as set forth in the User Information regarding ACH Positive Pay Service. Authorization Criteria may also specify the maximum dollar amount of debit Entries.
   b. "Exception Item(s)" refers to check Exception Items and ACH Exception items. Check Exception Items are checks that have been presented for payment that do not match an issued item and require a payment decision from you. ACH Exception Items are ACH transactions that do not meet the Authorization Criteria selected by you on our Site within the Positive Pay Service, are being presented for payment and require a payment decision from you.

## CHECK POSITIVE PAY SERVICE TERMS

1. Overview. These Check Positive Pay Service Terms relate to the Check Positive Pay Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. The purpose of the Check Positive Pay Service is reducing the likelihood that an unauthorized check will be paid against your Designated Account. We will provide you with the means to review checks drawn on the Designated Account(s) and presented to us for payment and for you to provide pay or return Instructions to us for such checks. You must submit an issued check file to us in the format and medium that we may establish from time to time for the Check Positive Pay Service and must accurately include all information required by us at least one (1) Business Day in advance of disbursing issued checks. When you provide us issued check files through the Business Online Banking Service, the Security Procedures applicable to the Check Positive Pay Service include those that apply to the Business Online Banking Service. A separate issued check file is required for each Designated Account. You are solely responsible for the accuracy and completeness of all information provided to us.

2. Description of Check Positive Pay Service.
   a. We will provide to you a daily transmission of Exception Items drawn on the Designated Account(s) designated for such service and presented to us for payment. The daily transmission will be made available to you through the Business Online Banking Service. All checks presented to us, which do not match a check in your issued check file, shall be presented to you for review as an Exception Item and will be worked by you as an Exception Item. We will not identify items on the daily transmission that should not be paid based on any Instruction you may have previously provided to us in a form acceptable to us (for example, stop payment orders).
   b. Exception Items presented for payment will be available for review on the next Business Day by 8:00 a.m. CT (the "Review Time"). Payment decisions must be actually received by us no later than 10:00 a.m. CT that same Business Day (the "Cut-Off Time"). After the Review Time, and before the Cut-Off Time, you will use the Business Online Banking Service to indicate to us which Exception Items should be paid and which Exception Items should be dishonored and returned. If a payment decision for the Exception Item has not been received by the Cut-Off Time, we will process the exception based on your Instructions regarding default handling of Exception Items, as documented on the Treasury Service Request Form.
   c. Over the counter withdrawals are not included in the Check Positive Pay Service.

## ACH POSITIVE PAY SERVICE TERMS

1. Overview. These ACH Positive Pay Service Terms relate to the ACH Positive Pay Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. The purpose of the ACH Positive Pay Service is to provide you with the means to review ACH transactions presented on your Designated Account for payment and for you to provide pay or return Instructions to us for such ACH transactions. The ACH Positive Pay Service excludes ACH transactions identified with Standard Entry Class (SEC) Codes of ACK, ADV, ARC, ATX, BOC, COR, DNE, ENR, MTE, POP, RCK, SHR, TRC, TRX, and XCK since these transactions are either non-monetary or are checks which have been converted to electronic format. Also excluded from the ACH Positive Pay

Service are any incoming returns and corrections. The Security Procedures applicable to the ACH Positive Pay Service include those that apply to the Business Online Banking Service.

2. Description of ACH Positive Pay Service. You may establish Authorization Criteria on our Site within the Positive Pay Service for each Designated Account for which you have selected the ACH Positive Pay Service in your Treasury Service Request Form. Each Business Day, we will compare all debit Entries presented against your Designated Account to your Authorization Criteria applicable to that Designated Account to determine if they are Exception Items. We will provide to you a daily transmission of all ACH debit Entries, including Exception Items, presented on the Designated Account for payment through the Business Online Banking Service on the next Business Day by the Review Time (as defined above). Payment decisions must be actually received by us no later than the Cut-Off Time (as defined above) each Business Day. After the Review Time, and before the Cut-Off Time, you will use the Business Online Banking Service to indicate to us which ACH debit Entries should be paid, and which ACH debit Entries should be dishonored and returned. If a payment decision for an Exception Item has not been received by the Cut-Off Time, we will return the Exception Item as not authorized. If a payment decision for any other ACH debit Entry that is not an Exception Item has not been received by the Cut-Off Time, we will pay that debit Entry. You agree to indemnify and hold us harmless from any losses or liabilities you may suffer or incur as a result of us returning such Exception Items as not authorized.

3. Additional Provisions Applicable to ACH Positive Pay Service.
   a. If an ACH transaction is decisioned to be paid using the ACH Positive Pay Service, the ACH transaction may not be returned and shall remain paid.
   b. We shall determine, in our sole discretion, the Return Reason Code (as such term is defined in the NACHA Rules) to be used when returning ACH transactions.
   c. You acknowledge that the return of an ACH transaction is subject to dispute on the part of the Originator. In the event of such a dispute, we must act according to Applicable Law, including the NACHA Rules.
   d. You and we acknowledge that ACH transactions are originated according to the NACHA Rules which require the use of an Originator name and company identification number embedded in the transaction to identify its source, and this embedded data is a critical component of our ability to monitor for transactions which you desire to review. If the identifying information in the transaction is inconsistent or is described inconsistently by you, we will not be liable to you for, and you agree to indemnify and hold us harmless from any claims and losses related, posting an ACH transaction identified with such information to your Designated Account or not paying an ACH transaction, and any dispute related to such a transaction shall be between yourself and the Originator of the transaction.

## RECONCILIATION SERVICE TERMS

1. Overview. These Reconciliation Service Terms relate to the Reconciliation Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. The Reconciliation Service is to provide you with various reporting options used to assist you in the process of balancing and reconciling activity.

2. Description of Reconciliation Service.
    a. You must submit an issued check file to us through the Business Online Banking Service in the format and medium that we may establish from time to time for the Reconciliation Service, by the deadline(s), at scheduled day(s), and at the place(s) from time to time specified by us. You are solely responsible for the accuracy and completeness of all information provided to us.
    b. If both the Positive Pay Service and Reconciliation Service are active on a Designated Account, deadlines are dictated by the applicable Positive Pay Service Terms set forth above.
    c. If only the Reconciliation Service (and not any Positive Pay Service) is active on a Designated Account, all issued check files must be received by us before 5:00 p.m. CT, on the first Business Day of the following month.

## BAI & CUSTOM REPORTS SERVICE TERMS

1. Overview. These BAI & Custom Reports Service Terms relate to the BAI & Custom Reports Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement.

2. BAI. The BAI Reporting Service translates your individual bank transaction codes into standard Bank American Institute codes (BAI2 Codes) and provides you with a daily BAI report that contains all balance and transaction data from the previous day in one consistent industry standard format. You understand that the BAI Service may require additional subscription services to be obtained by you directly through the BAI. BAI reports are provided to you through the Business Online Banking Service or subject to the FTP Agreement.

3. Electronic Data Interchange (EDI). The purpose of the EDI Service is to provide you with additional addenda information for incoming ACH transactions, as made available to us, and accessed via the Business Online Banking Service or subject to the FTP Agreement. We will provide you any available EDI addenda information for the transaction type(s) requested and documented on your Treasury Service Data Supplement Form.

4. Transaction Extracts. The Transaction Extracts Service provides you with the option of creating an electronic file and report of all check transactions, paid only check items, and ACH transactions and is accessed via the Business Online Banking Service or subject to our FTP Agreement. ACH transactions can be filtered by debits, credits, or both debits and credits.

## REMOTE DEPOSIT SERVICE TERMS

1. Overview.
    a. These Remote Deposit Service Terms relate to the Remote Deposit Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. The Remote Deposit Service permits you to deposit Checks electronically using a compatible Check scanning device ("Scanner") or your mobile Access Device, along with access to a software program provided by a third party (the "Software"). For purposes of these Remote Deposit

Service Terms, a "Check" shall mean a physical draft, payable on demand and drawn on or payable through or at a United States office of a bank, that is negotiable and handled for forward collection or return, including a traveler's check.

b. Through use of the Remote Deposit Service, you may scan paper Checks or make electronic images of such paper Checks in a form acceptable to us ("Images") and electronically transmit such Images to us for deposit. We will process and provisionally deposit into your Designated Account(s), as documented on your Treasury Service Data Supplement Form, the amount reflected on each Check transmitted to us for deposit through the Remote Deposit Service, provided such Check is otherwise acceptable to us for deposit in accordance with the Agreement. We will collect each Check deposited through the Remote Deposit Service by transmitting electronically the data contained on the front and back of a Check transmitted as an Image (the "Electronic Check Information") for collection or by creating a Substitute Check (using the Electronic Check Information).
c. You acknowledge that the Remote Deposit Service is merely a method of deposit and Check collection service and that use of the Remote Deposit Service shall not reduce or limit any of your obligations with respect to the Designated Account.
d. We shall have the right to determine, in our sole discretion, the nature and extent of the Remote Deposit Service and reserve the right to modify the Remote Deposit Service from time to time without prior notice to you, including limits on the amount of Checks you may transmit through the Remote Deposit Service. We may suspend the Remote Deposit Service immediately if we reasonably believe that there has been a breach in the security of the Remote Deposit Service, fraud involving a Designated Account or any Check processed through the Remote Deposit Service or any uncertainty as to the authorization or accuracy of any Electronic Check Information.
e. A User may use the Remote Deposit Service regardless of whether such User is an authorized signer, or has some other similar designation, with respect to the relevant Designated Account regarding deposits.

2. Funds Availability.
   a. Checks transmitted for deposit through the Remote Deposit Service are not deemed deposited until accepted for deposit by us. We may, but are not required to, provide notice to you upon acceptance of a Check. Deposits, which are received and accepted by us prior to the deadline established by us from time to time, will be accepted for deposit as of the Business Day of receipt. You acknowledge that you have been provided with our current funds availability policy, and that our current funds availability policy is available from us upon request.
   b. Deposits which are received and accepted by us after the deadline, will be accepted for deposit as of the following Business Day. Deposit of each Check through the Remote Deposit Service is provisional, and such Check may be returned for insufficient funds or other reasons, including, without limitation, claims that a Substitute Check created from the Electronic Check Information does not meet legal equivalence requirements under Applicable Law or that the Electronic Check Information is incomplete or inaccurate. We shall have no responsibility for the delayed return of a Substitute Check that includes any message, text or other information added by you in the depository bank endorsement area on the Electronic Check Information. If a financial institution returns a transaction using the Electronic Check Information or Substitute Check to us, we may in our discretion, charge your Designated Account for the amount of the return and return the Substitute Check to you or re-present the Electronic Check Information or Substitute Check to the

financial institution for payment. If you have given us Instructions in accordance with the Returning Item Handling Service Terms, we will handle the returned item in accordance with such Instructions.

c. In addition to any exceptions specified in our funds availability schedule, we may delay availability of funds from any deposit you make through the Remote Deposit Service at any time at our option, including because of any concern we may have regarding our ability to collect based upon any Check image that you present. The cutoff time for submitting a deposit is 7:00 PM Central Time on Business Days. If your deposit requires additional review, availability may be delayed even if the deposit was made before the cutoff time.

d. You acknowledge that if a deposit of a Check cannot be completed through the Remote Deposit Service for any reason, you are responsible for depositing the Check in person at one of our branches or by mail to the following address: Great Southern Bank, Bank by Mail, PO Box 1550, Springfield, MO 65801-1550. This process may be used if a particular Check cannot be accepted through the Remote Deposit Service or in the event of your equipment failure, power outages, or other events which may prevent you from transmitting, or prevent us from receiving, Electronic Check Information.

3. Representations and Warranties. Each time Electronic Check Information is transmitted to us using the Remote Deposit Service, you represent and warrant to us that: (i) the preparation and presentment of the Electronic Check Information comply with these Remote Deposit Service Terms; (ii) the Electronic Check Information contains all information required to be accurately captured pursuant to Paragraph 11 of these Remote Deposit Service Terms and such information represents all information on the front and back of the Check at the time you transmitted the Check through the Remote Deposit Service; (iii) the original Check has not been altered in any manner by you or any third party; (iv) neither the original Check nor any paper or electronic representation of the Check has been previously deposited with us or any other financial institution; (v) you are making all encoding, transfer, presentment and other warranties made under Applicable Law and the Deposit Account Agreement you would have made if you had deposited the original paper check; (vi) the "Front" and "Back" image submitted together are for the same negotiable check; (vii) each Check image is clearly readable; (viii) the original Check used to create the image has not been previously deposited, duplicated or used to create another image or electronic fund transfer; (ix) you will not attempt to deposit the original Check; (x) no later transferees of your Check image, or any Substitute Check created from your Check image, including but not limited to, us, shall have a loss as the result of the fact that the Check image or Substitute Check was presented for payment or returned instead of the original paper Check; (xi) all information you have provided to us is complete, accurate and true; (xii) you have the right to deposit the Check; (xiii) all signatures on the Check are real and authorized; (xiv) the Check is not subject to a defense or claim which can be brought against you; (xv) you do not know of any insolvency proceeding commenced with respect to the maker, acceptor or, in the case of an unaccepted Check image, the drawer; (xvi) if the Check is a demand draft, creation of the image according to the terms on its face was authorized by the person identified as drawer; and (xvii) you covenant that you will comply with the Agreement, your Deposit Account Agreement and Applicable Law.

4. Customer Obligations. In using the Remote Deposit Service, you covenant and agree to the following:

a. You agree to comply with all existing and future operating procedures established by us for processing of transactions through the Remote Deposit Service. Except as specifically required by

Applicable Law, you shall not disclose any account information or other personal information of the drawer of a Check to any third party other than us or an agent of yours solely for the purpose of assisting you in completing a transaction.

b. You shall establish policies and procedures to detect fraudulent Checks and to ensure a Check is suitable, legally and practically, for transmitting to us and conversion to a Substitute Check. These policies and procedures shall include, at a minimum, that (i) the Check is written in blue or black ink, (ii) the handwriting on the Check is legible, (iii) the Check conforms in paper stock, dimension, shape, and otherwise with generally applicable industry standards for the form of a Check, (iv) the MICR Line must appear to be fully intact, (v) the Check has a watermark on the back, and (vi) that the Check is signed and endorsed.
c. Immediately after capturing and transmitting the Electronic Check Information to us for deposit through the Remote Deposit Service, you shall stamp or mark the original Check on its face in a way to indicate that the original Check has been scanned for deposit.
d. You shall establish a policy for retention of original Checks that complies with Paragraph 14 of these Remote Deposit Service Terms.
e. You shall not submit Electronic Check Information to us or any other financial institution with respect to a Check that has been previously deposited with us or any other financial institution. You will not deposit with us or any other financial institution a Check, Electronic Check Information, or a Substitute Check with respect to a Check for which you have previously transmitted to us Electronic Check Information.
f. You will cooperate with us and permit our Bank representative to periodically visit your site to review your security policies, procedures, information technology infrastructure and your compliance with these Remote Deposit Service Terms with reasonable advance notice during normal Business Days and hours. In addition, you will allow us to review available reports of independent audits performed at your locations related to your Technology, the Remote Deposit Services and any associated operational processes. Upon our request, you will promptly and accurately complete a self-assessment of your operations, management, staff, systems, internal controls, training and risk management practices that we would otherwise review in an audit. You acknowledge that we may mandate specific internal controls at your location(s) and you will comply with any such mandate. You agree to provide us additional information for any Check transmitted through the Remote Deposit Service upon our request for purposes of any investigation relating to such Check, to resolve disputes, to review unusual transactions or as otherwise requested by us from time to time.
g. You will train your employees and other representatives in the use of the Remote Deposit Service and are solely responsible for supervising and auditing access to and use of the Remote Deposit Service by such persons.
h. You will not use the Remote Deposit Service to redeposit a Substitute Check or an image replacement document returned to you.

5. Limits. We may impose limits on the dollar amount or number of deposits any User may make through the Remote Deposit Service, and such limits shall be provided to such User when such User accesses the Remote Deposit Service. We may change such limits at any time at our discretion.

6. Account. You will maintain with us the Designated Account for the purpose of providing available funds and for deposit of received funds in connection with the use of the Remote Deposit Service. You agree to maintain sufficient available funds in the Designated Account or, at our option, in other account maintained with us, to support any transaction initiated under the Remote Deposit Service and to cover any fees you are obligated to pay related to the Remote Deposit Service. If at any time there are not sufficient available funds in the Designated Account to cover all of your outstanding transactions and other payment obligations related to the Remote Deposit Service, you agree to immediately pay us, on demand, the amount of any deficiency. We may, without prior notice or demand, obtain payment from you for any of your obligations related to the Remote Deposit Service by debiting any account you have with us.

7. Settlement Reserve. You may be required to maintain a reserve in the Designated Account or, at our option, another account with us in an amount to be solely determined by us in connection with the Remote Deposit Service (the "Settlement Reserve"). You hereby acknowledge and agree that the amount of such Settlement Reserve will be deposited in such account maintained with us for exclusive use by us for purposes of offsetting any of your obligations related to the Remote Deposit Service. If your Settlement Reserve falls below the required Settlement Reserve, you authorize us to deposit funds in an amount equal to the shortfall in the account containing the Settlement Reserve from any account you have with us. No interest will be paid on the Settlement Reserve. You grant us a security interest in any Settlement Reserve so that we may enforce any obligation owed by you related to the Remote Deposit Service without notice or demand to you. Your obligation to maintain a Settlement Reserve and our security interest in the Settlement Reserve shall survive cancellation of the Remote Deposit Service until you have no further obligations under these Remote Deposit Service Terms.

8. Access to Remote Deposit Software. Access to the Software (as defined in Paragraph 1.a of these Remote Deposit Service Terms) is provided through a vendor to us ("RDS Vendor"). We or the RDS Vendor will make the Software available to you, at our discretion, either through the Internet for download or by CD-ROM. If Software is made available to you through the Internet, you acknowledge that access to the Software or the ability to access the Remote Deposit Service may from time to time be unavailable to you, whether because of technical failures or interruptions, intentional downtime for service or changes to the Software, or otherwise. If the Remote Deposit Service is unavailable to you, you must deposit the original paper Checks with us by another method, such as in-person deposit at one of our branches. You agree that any modification of the means of access to the Software, and any reasonable interruption or unavailability of access to the Software, shall not constitute a default by us under the Agreement or give rise to any liability on our part or our RDS Vendor.

9. Intellectual Property/Limited Sublicense.
   a. We grant to you a non-transferable and non-exclusive sublicense to (i) use the Software solely for processing Checks in connection with your own business operations, in accordance with the User Information and solely on a compatible Scanner or mobile Access Device; (ii) make a reasonable number of copies of and use the User Information in support of your authorized use of the Software; and (iii) copy the Software for archival or backup purposes, provided that all titles and trademark, copyright and restricted rights notices are reproduced on such copies, subject to the terms of this license. You acknowledge and agree that the Software is valuable, confidential, and

proprietary property of ours or our RDS Vendor and agree not to transfer, distribute, sublicense, copy, reverse compile, modify or alter the Software or use the Software or User Information for third-party training, or to provide services to third parties. You acknowledge and agree that all right, title and interest in and to the Software and User Information, together with all updates thereto, and all intellectual property rights such as copyrights, patents, and trade secrets pertaining to the Software, are and shall remain owned exclusively by us and any RDS Vendor which licenses the Software to us, and represent or contain valuable rights, and are protected under United States patent, copyright, trademark and trade secret laws of general applicability. This Paragraph 9.a of these Remote Deposit Service Terms does not create in you any rights to, and does not constitute an assignment of any rights of ours or our licensors in and to, any copyrights, trade secrets, patents or other intellectual property rights of ours or our licensors.

b. In the event of a claim that the Software infringes another party's intellectual property rights (an "Infringement Claim"), we or our RDS Vendor may, at our option, at any time in connection with such Infringement Claim, do any of the following: (i) provide you the right to continue using the Software, (ii) replace or modify the Software with non-infringing software, without a material reduction in functionality or performance, (iii) resolve such Infringement Claim so that you may continue to use the Software, or (iv) immediately terminate the Remote Deposit service. You agree and acknowledge that the remedy provided in this Paragraph 9 is your sole and exclusive remedy with respect to any Infringement Claim or any related action, and we and our RDS Vendor shall not be otherwise liable to you for providing non-infringing software or for any indirect or other damages resulting from such Infringement Claim.

c. You acknowledge that violation of your commitments regarding the Software as set forth in this Paragraph 9 may cause irreparable harm to us and/or our RDS Vendor and agree that we shall be entitled to seek and obtain temporary and preliminary injunctive relief in a court of competent jurisdiction, without the necessity of proving actual damages or posting a bond, to prevent such violation.

10. Returns. We will follow your Instructions regarding how to handle returned items, as documented on your Treasury Service Data Supplement Form, in accordance with the Returned Items Handling Service Terms.

11. Capture and Transmission of Data.
    a. You shall transmit the Electronic Check Information to us through use of the Software, and Scanner or mobile Access Device. You must accurately capture and transmit, in a form acceptable to us, all data contained on each Check necessary to create a Substitute Check, including without limitation, (i) an accurate and readable image of the front and back of the original Check, (ii) all necessary information from the line on the bottom of the original Check containing information concerning the Check and is printed in Magnetic Ink Character Recognition ("MICR Line") that would permit a Substitute Check to be processed on standard check-sorting equipment, and (iii) all endorsements applied by parties that previously handled the Check in any forward collection or return. We will, in our discretion, accept such transmission.
    b. Each Check image must comply with any standards for image quality established by the American National Standards Institute, the Board of Governors of the Federal Reserve System, and any other applicable regulatory agency, clearing house, or image exchange.

c. We shall have no obligation to accept a transmission that would not constitute a Substitute Check, Checks drawn on a financial institution located outside the United States, or Checks created by any person other than the drawer of the Check on which the drawer's signature does not appear.
d. You shall have no right to delete or redact any Electronic Check Information once it has been transmitted to us.
e. Current image technology may not capture all security features (such as watermarks, holograms, micro-printing, etc.) contained in the original paper check, and you are solely responsible for any and all claims and losses relating in any way to security features that do not survive the imaging process. We do not verify the accuracy, legibility or quality of a Check image prior to processing it.

12. Remote Deposit Using a Scanner. Some customers may choose to capture images using a Scanner. Any such scanner and related Technology must meet our specifications set forth in the User Information. If you use a Scanner to capture and transmit Check images, the following terms apply:
    a. Customer's Responsibility for Costs and Risk. You shall be responsible for all costs incurred in connection with the shipment, use, operation or possession of any Scanner or Software you obtain from us and our third-party service providers except as otherwise set forth in this Paragraph 12. After delivery, all risk of loss associated with the Scanner, including damage, theft or destruction, and including any claim of injury caused by the Scanner will be borne by you. You shall, at your expense, keep the Scanner in good condition, repair, and working order by providing routine mechanical maintenance. After delivery and installation of the Scanner and until cancellation of the Remote Deposit Service, we will assist you in obtaining from the manufacturer or other relevant third-party technical support and other information for the operation and use of our Scanner and the Remote Deposit Service. You are solely responsible for any other equipment and Technology you use in connection with the Remote Deposit Service. We shall have no obligation to (i) make changes to any Scanner or Software; (ii) furnish or install operating supplies, accessories or other consumables (such as ribbons, ink, and other supplies); (iii) provide service options, attachments or other equipment or Technology not part of the Scanner or Software; or (iv) provide emergency or other services not specifically provided for in these Remote Deposit Service Terms.
    b. Customer's Use of the Scanner and Software. You shall: (i) use the Scanner and Software in accordance with the User Information; (ii) implement and install Scanner and Software updates in a promptly when such updates are made available to you; (iii) not bypass or disable any security mechanisms in the Software; (iv) comply with the Security Procedures; (v) not install the Software in any computer without our prior consent; (vi) ensure that the Scanner is clean and operating properly and inspect and verify the quality of the Electronic Check Information created and transmitted through the Remote Deposit Service; or (vii) use Scanner or Software for any use other than the intended purpose of enabling you to use the Remote Deposit Service. You and your employees or other representatives will immediately notify us if you know or suspect the Scanner or Software has been infected with a virus or spyware, or has otherwise been intruded upon. You shall have sufficient security on your Access Devices for accessing the Remote Deposit Service, which shall include anti-virus software, anti-spyware software, updates to the operating system when such updates are available, using commercially reasonable encryption, and updates to the web browser or other application promptly when such updates are made available.

13. Remote Deposit Using a Mobile Device.

a. At our option, you may use your mobile Access Device to access the Remote Deposit Service. Any such mobile Access Device and related Technology must meet our specifications set forth in the User Information. If we accept an image for collection from your mobile Access Device, we will then attempt to collect the item by presenting the image or converting the image to a Substitute Check. Unlike traditional check deposits, you retain the original paper check when using your mobile Access Device for your remote deposit capture. We will choose how the Substitute Checks or images are cleared, presented for payment, and collected. We may change, modify, add or remove mobile Check deposit features at any time, with or without notice to you. In the event that your Check is returned unpaid, you will only receive a copy of the Substitute Check or image replacement document.

b. Access Requirements. In order to access the Remote Deposit Service on your mobile Access Device, you must have access to a camera-enabled device that meets the technical requirements in the User Information for the Remote Deposit Service. The technical requirements may change from time to time.

c. Deposit Disclaimers & Requirements.
   i. When using the Remote Deposit Service on your mobile Access Device you may experience technical or other problems, including, without limitation, problems with your mobile Access Device or transmission problems. We are not responsible for such technical or other problems. Each Check image you attempt to deposit through the Remote Deposit Service using a mobile Access Device must be clearly readable by us. If your equipment produces Check images that we determine are not clearly readable, we may reject your deposit. We are not responsible for problems arising out of your equipment or internet connections even if you are using equipment that meets our technical requirements. If you are using a wireless service to access the Remote Deposit Service, we cannot guarantee and are not responsible for your wireless service.
   ii. At our option, we may choose not to accept any image of a Check you submit through your mobile access device. Without limiting our option, you agree that you will only seek to deposit original "checks," as that term is defined in the Federal Reserve's Regulation CC, 12 C.F.R. Part 229, that are collectible (i.e., properly payable).

d. Accepted Checks.
   i. You cannot deposit foreign checks, bonds, third party checks, returned or re-deposited items or rebate checks using a mobile Access Device. For any Check deposited as an image through the Remote Deposit Service, you must write on the Check: "[signature] For GSB Mobile Deposit Only" or as otherwise instructed by us before you scan the Check. Checks received that are not submitted according to these requirements may be rejected.
   ii. We are not responsible for Check images we do not receive or that are dropped during transmission. A Check image is received by us only when we send to you a confirmation receipt. When we confirm receipt of your Check image, the image will still need to be reviewed by us before we submit it for collection and may still be rejected for any reason at our option. A confirmation is not a representation, warranty or other indication that the Check image will be presented for collection or will be honored by any collecting or paying bank. If we reject a Check image received through the Remote Deposit Service, then you may submit the original Check by mail to us for processing unless we instruct you otherwise, or you may contact the drawer and

have them reissue the Check. If you submit the original Check for processing, we may refuse to process it and instead you must have the check reissued.

14. Retention Policy. You shall establish a policy for retention of original Checks that shall be no less than sixty (60) days from the date the Electronic Check Information relating to such Check has been transmitted to us. Once your Check image has been deposited in your Designated Account, you must write "VOID" on the original Check. You may retain original Checks for a longer period in order to have such Checks available in the event of any dispute; however, you recognize and agree that such Checks must be retained in a secure manner, with access only by persons with a reasonable need to access the original Checks, and you assume all liability for the loss or theft of the original Checks and for the presentment of such Checks in any manner to us or any other financial institution. In the event you receive notice from us or any third party of any dispute with respect to Electronic Check Information or the underlying original Check prior to the time the original Check is destroyed, you will retain the original Check until we provide you notice that such dispute has been fully resolved. You will promptly provide any original Check in your possession to us at our request to aid in the clearing and collection process or to resolve any claims by third parties with respect to any Check. Should you fail to produce the original paper Check, you authorize us to deduct the amount of the check in question from your Designated Account, even if this may overdraw such account, and to pay any associated Fees and debit such Fees from your Designated Account. You shall destroy the original Checks at the expiration of the retention period you establish in accordance with this Paragraph 14 by shredding such original Checks or by another commercially reasonable method of destruction designed to render the Checks and information contained on the Checks unusable and unreadable.

15. Cancellation Requests. To request cancellation of a deposit you made using the Remote Deposit Service, please contact us at 855-225-0115. Cancellation of a deposit is at our option. Sufficient funds must be available for us to cancel the deposit. Deposits that have already been sent for collection cannot be canceled. We are not liable for, and you agree to defend and hold us harmless from and against, all claims and losses relating in any way any such request for cancellation.

16. Security Procedures; Additional Customer Responsibilities.
    a. The Security Procedures for controlling access to information and for verifying the authenticity of Instructions and check images we receive through the Remote Deposit Service include those set forth in the Business Online Banking Service Terms.
    b. In addition to your other responsibilities to maintain the security of the Business Online Banking Service, as set forth in Paragraph 2.e of the Business Online Banking Service Terms, after logging into the Business Online Banking Service through our Site, your Administrators may set up Dual Control within the Business Online Banking Service on our Site.

17. Indemnification; Limitation of Liability. You will indemnify and hold us harmless from and against all claims and losses relating in any way to your use of the Remote Deposit Service to create a Check image of a remotely created check, your use of the Remote Deposit Service in a manner not expressly permitted in these Remote Deposit Service Terms, or the receipt by any person or entity of an electronic item, Substitute Check, or paper or electronic representation of the original paper Check or the Substitute Check that we create from a Check image that you transmit to us, instead of the original

paper Check. The foregoing indemnification obligations are in addition to those others in the Agreement.

## REPURCHASE AGREEMENT SERVICE TERMS

1. Applicability.
   a. These Repurchase Agreement Service Terms relate to the Repurchase Agreement Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement.
   b. From time-to-time we ("Seller") and you ("Buyer") may enter into transactions in which Seller agrees to transfer to Buyer securities or financial instruments ("Securities") against the transfer of funds by Buyer, with a simultaneous agreement by Buyer to transfer to Seller such Securities at a date certain or on demand, against the transfer of funds by Seller. Each such transaction shall be referred to herein as (a "Transaction") and shall be governed by the Repurchase Agreement Service Terms, unless otherwise agreed in writing.

2. Initiation; Confirmation; Termination.
   a. An agreement to enter into a Transaction may be made orally or in writing at the initiation of either Buyer of Seller. On the Purchase Date for the Transaction, the Purchased Securities shall be transferred to Buyer or its agent against the transfer of the Purchase Price to an account of Seller.
   b. Upon agreeing to enter into a Transaction hereunder, Seller shall promptly deliver to the other party a written confirmation of each Transaction (a "Confirmation"), describing the Purchased Securities and certain other terms of such Transaction. The Confirmation, together with the Repurchase Agreement Service Terms, shall constitute conclusive evidence of the terms agreed between Buyer and Seller with respect to the Transaction to which the Confirmation relates, unless with respect to the Confirmation specific objection is made promptly after receipt thereof. In the event of any conflict between the terms of such Confirmation and the Repurchase Agreement Service Terms, the Repurchase Agreement Service Terms shall prevail.
   c. In the case of Transactions terminable upon demand, such demand shall be made by Buyer or Seller, no later than such time as is customary in accordance with market practice, by telephone or otherwise on or prior to the Business Day on which such termination will be effective. On the date specified in such demand, or on the date fixed for termination in the case of Transactions having a fixed term, termination of the Transaction will be effected by transfer to Seller or its agent of the Purchased Securities and any Income in respect thereof received by Buyer (and not previously credited or transferred to, or applied to the obligations of, Seller pursuant to Paragraph 4 of these Repurchase Agreement Service Terms) against the transfer of the Repurchase Price to an account of Buyer.

3. Margin Maintenance.

a. If at any time the aggregate Market Value of all Purchased Securities subject to all Transactions in which a particular party hereto is acting as Buyer is less than the aggregate Buyers Margin Amount for all such Transactions (a "Margin Deficit"), then Buyer may by notice to Seller require Seller in such Transactions, at Seller's option, to transfer to Buyer cash or additional Securities reasonably acceptable to Buyer ("Additional Purchased Securities"), so that the cash and aggregate Market Value of the Purchased Securities, including any such Additional Purchased Securities, will thereupon equal or exceed such aggregate Buyers Margin Amount (decreased by the amount of any Margin Deficit as of such date arising from any Transactions in which such Buyer is acting as Seller).
b. If at any time the aggregate Market Value of all Purchased Securities subject to all Transactions in which a particular party hereto is acting as Seller exceeds the aggregate Seller's Margin Amount for all such Transactions at such time (a "Margin Excess"), then Seller may by notice to Buyer require Buyer in such Transactions, at Buyer's option, to transfer cash or Purchased Securities to Seller, so that the aggregate Market Value of the Purchased Securities, after deduction of any such cash or any Purchased Securities so transferred, will thereupon not exceed such aggregate Seller's Margin Amount (increased by the amount of any Margin Excess as of such date arising from any transactions in which such Seller is acting as Buyer).
c. Any cash transferred pursuant to this Paragraph 3 of these Repurchase Agreement Service Terms shall be attributed to such Transactions as shall be agreed upon by Buyer and Seller.
d. Seller and Buyer may agree, with respect to any or all Transactions hereunder, that the respective rights of Buyer or Seller (or both) under Paragraph 3.a of these Repurchase Agreement Service Terms may be exercised only where a Margin Deficit or Margin Excess exceeds a specified dollar amount or a specified percentage of the Repurchase Prices for such Transactions (which amount or percentage shall be agreed to by Buyer and Seller prior to entering into such Transactions.)
e. Seller and Buyer may agree, with respect to any or all Transactions hereunder, that the respective rights of Buyer and Seller under Paragraph 3.a of these Repurchase Agreement Service Terms to require the elimination of a Margin Deficit or a Margin Excess, as the case may be, may be exercised whenever such a Margin Deficit or Margin Excess exists with respect to any single Transaction hereunder (calculated without regard to any other Transaction outstanding under the Repurchase Agreement Service Terms).

4. Income Payments. Where a particular Transaction's term extends over an Income payment date on the Securities subject to that Transaction, Buyer shall, as the parties may agree with respect to such Transaction (or, in the absence of any agreement, as Buyer shall reasonably determine in its discretion), on the date such income is payable either (i) transfer to or credit to the account of Seller an amount equal to such Income payment or payments with respect to any Purchased Securities subject to such Transaction or (ii) apply the Income payment or payments to reduce the amount to be transferred to Buyer by Seller upon termination of the Transaction. Buyer shall not be obligated to take any action pursuant to the preceding sentence to the extent that such action would result in the creation of a Margin Deficit, unless prior thereto or simultaneously therewith Seller transfers to Buyer cash or Additional Purchased Securities sufficient to eliminate such Margin Deficit.

5. Security Interest. Although the parties intend that all Transactions hereunder be sales and purchases and not loans, in the event any such Transactions are deemed to be loans, Seller shall be deemed to have pledged to Buyer as security for the performance by Seller of its obligations under each such

Transaction, and shall be deemed to have granted to Buyer a security interest in, all of the Purchased Securities with respect to all Transactions hereunder and all proceeds thereof.

6. Payment and Transfer. Unless otherwise mutually agreed, all transfers of funds hereunder shall be in immediately available funds. All securities delivered by one party hereto to the other party (i) shall be in suitable form for delivery or shall be accompanied by duly executed instruments of transfer or assignment in blank and such other documentation as the party receiving possession may reasonably request, (ii) shall be transferred on the book-entry system of a Federal Reserve Bank or any other financial intermediary or depository, or (iii) shall be delivered by any other method mutually acceptable to Seller and Buyer. Unless otherwise indicated in the Confirmation for a Transaction, we shall retain possession and custody of the Purchased Securities that are the subject of such Transaction. As used herein with respect to Securities, "delivery" is intended to have the same meaning as used in Section 400.8-301 of the Missouri Revised Statutes or, where applicable, in any federal regulation governing transfers of the Securities.

7. Segregation of Purchased Securities. To the extent required by Applicable Law, all Purchased Securities in the possession of Seller shall be segregated from other securities in its possession and shall be identified as subject to the Repurchase Agreement Service Terms. Segregation may be accomplished by appropriate identification on the books and records of the holder, including a financial intermediary or a clearing corporation. Title to all Purchased Securities shall pass to Buyer and unless otherwise agreed by Buyer and Seller, nothing in the Repurchase Agreement Service Terms shall preclude Buyer from engaging in repurchase transactions with the Purchased Securities or otherwise pledging or hypothecating the Purchased Securities, but no such transaction shall relieve Buyer of its obligations to transfer Purchased Securities to Seller pursuant to Paragraphs 2, 3 or 10 of these Repurchase Agreement Service Terms, or of Buyer's obligation to credit or pay Income to, or apply Income to the obligations of, Seller pursuant to Paragraph 4 of these Repurchase Agreement Service Terms. In all Transactions for which (i) the Repurchase Date is the Business Day immediately following the Purchase Date, and (ii) Seller retains custody of the Purchased Securities that are the subject of such Transaction, Seller expressly agrees that (a) Seller is acting as the agent of Buyer and (b) in addition to any other rights Buyer has under Paragraph 10 of these Repurchase Agreement Service Terms, if an Event of Default occurs in which Seller is the defaulting party, Buyer has the right to direct Seller (and Seller agrees) to sell such Purchased Securities and apply the proceeds to the satisfaction of Seller's obligations to Buyer under these Repurchase Agreement Service Terms.

Required Disclosure

Seller is not permitted to substitute other securities for those subject to the Repurchase Agreement Service Terms and therefore must keep Buyer's securities segregated at all times, unless in the Repurchase Agreement Service Terms Buyer grants Seller the right to substitute other securities. If Buyer grants the right to substitute, this means that Buyer's securities will likely be commingled with Seller's own securities during the trading day. Buyer is advised that, during any trading day that Buyer's securities are commingled with Seller's securities, they may be subject to liens granted by Seller to third parties and may be used by Seller for deliveries on other securities transactions. Whenever the securities are commingled, Seller's ability to resegregate substitute securities for Buyer will be subject to Seller's ability to satisfy the lien or to obtain substitute

8. No Deposit Insurance on Transactions. BUYER HEREBY ACKNOWLEDGES THAT ANY FUNDS HELD BY SELLER PURSUANT TO A TRANSACTION HEREUNDER ARE NOT DEPOSITS OF SELLER, ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL INVESTED. SHOULD SELLER FAIL, BUYER WILL BE TREATED AS THE OWNER OF THE SECURITIES OR IN THE ALTERNATIVE, A SECURED CREDITOR, BUT BUYER MAY BE TREATED AS AN UNSECURED GENERAL CREDITOR TO THE EXTENT THAT THE MARKET VALUE OF THE PURCHASED SECURITIES FALLS BELOW THE OUTSTANDING AMOUNT OF SELLER'S REPURCHASE OBLIGATION TO BUYER.

9. Representations. Buyer and Seller each represents and warrants to the other that (i) they are duly authorized to enter into the Repurchase Agreement Service Terms, to enter into the Transactions contemplated hereunder and to perform its obligations hereunder and has taken all necessary action to authorize such execution, delivery and performance, (ii) it will engage in such Transactions as principal (or, if agreed in writing in advance of any Transaction by the other party hereto, as agent for a disclosed principal), (iii) it has obtained all authorizations of any governmental body required in connection with the Repurchase Agreement Service Terms and the Transactions hereunder and such authorizations are in full force and effect and (iv) the execution and delivery of the Treasury Service Request Form, and the performance of the Repurchase Agreement Service Terms and the Transactions hereunder will not violate any Applicable Law, charter, bylaw or rule applicable to it or any agreement by which it is bound or by which any of its assets are affected. On the Purchase Date for any Transaction, Buyer and Seller shall each be deemed to repeat all the foregoing representations made by it.

10. Events of Default.
    a. In the event that (i) Seller fails to repurchase or Buyer fails to transfer Purchased Securities upon the applicable Repurchase Date, (ii) Seller or Buyer fails, after one business day's notice, to comply with Paragraph 3 of these Repurchase Agreement Service Terms, (iii) Buyer fails to comply with Paragraph 4 of these Repurchase Agreement Service Terms; (iv) an Act of Insolvency occurs with respect to Seller or Buyer, (v) any representation made by Seller or Buyer shall have been incorrect

or untrue in any material respect when made or repeated or deemed to have been made or repeated, or (vi) Seller or Buyer shall admit to the other its inability to, or its intention not to, perform any of its obligations hereunder (each an "Event of Default"): At the option of the non-defaulting party, exercised by notice to the defaulting party (which option shall be deemed to have been exercised, even if no notice is given, immediately upon the occurrence of an Act of Insolvency), the Repurchase Date for each Transaction hereunder shall be deemed immediately to occur.

b. In all Transactions in which the defaulting party is acting as Seller, (i) the non-defaulting party exercises or is deemed to have exercised the option referred to in Paragraph 10.a, (ii) the defaulting party's obligations hereunder to repurchase all Purchased Securities in such Transactions shall thereupon become immediately due and payable, (iii) to the extent permitted by Applicable Law, the Repurchase Price with respect to each such Transaction shall be increased by the aggregate amount obtained by daily application of (x) the greater of the Pricing Rate for such Transaction or the Prime Rate to (y) the Repurchase Price for such Transaction as of the Repurchase Date (as determined pursuant to Paragraph 10.a) (decreased as of any day by (a) any amounts retained by the non-defaulting party with respect to such Repurchase Price pursuant to clause (iv) of this Paragraph 10.b, (b) any proceeds from the sale of Purchased Securities pursuant to clause (1) of Paragraph 10.d.i and (c) any amounts credited to the account of the defaulting party pursuant to clause (2) of Paragraph 10.d.i on a 360 day per year basis for the actual number of days during the period from and including the date of the Event of Default giving rise to such option to but excluding the date of payment of the Repurchase price as so increased, (iv) all Income paid after such exercise or deemed exercise shall be retained by the non-defaulting party and applied to the aggregate unpaid Repurchase Prices owed by the defaulting party, and (v) the defaulting party shall immediately deliver to the non-defaulting party any Purchased Securities subject to such Transactions then in the defaulting party's possession.

c. In all Transactions in which the defaulting party is acting as Buyer, upon tender by the non-defaulting party of payment of the aggregate Repurchase Prices for all such Transactions, the defaulting party's right, title and interest in all Purchased Securities subject to such Transactions shall be deemed transferred to the non-defaulting party, and the defaulting party shall deliver all such Purchased Securities to the non-defaulting party.

d. After one business day's notice to the defaulting party (which notice need not be given if an Act of Insolvency shall have occurred, and which may be the notice given under Paragraph 10.a or the notice referred to in clause (ii) of Paragraph 10.a, the non-defaulting party may:

   i. As to Transactions in which the defaulting party is acting as Seller, (1) immediately sell, in a recognized market at such price or prices as the non-defaulting party may reasonably deem satisfactory, any or all Purchased Securities subject to such Transactions and apply the proceeds thereof to the aggregate unpaid Repurchase Prices and any other amounts owing by the defaulting party hereunder or (2) in its sole discretion elect, in lieu of selling all or a portion of such Purchased Securities, to give the defaulting party credit for such Purchased Securities in an amount equal to the price therefor on such date, obtained from a generally recognized source or the most recent closing bid quotation from such a source, against the aggregate unpaid Repurchase Prices and any other amounts owing by the defaulting party hereunder; and

   ii. As to Transactions in which the defaulting party is acting as Buyer, (i) purchase securities ("Replacement Securities") of the same class and amount as any Purchased Securities that are not delivered by the defaulting party to the non-defaulting party as required hereunder or (ii) in

its sole discretion elect, in lieu of purchasing Replacement Securities, to be deemed to have purchased Replacement Securities at the price therefor on such date, obtained from a generally recognized source or the most recent closing bid quotation from such a source.

e. As to Transactions in which the defaulting party is acting as Buyer, the defaulting party shall be liable to the non-defaulting party (i) with respect to Purchased Securities (other than Additional Purchased Securities), for any excess of the price paid (or deemed paid) by the non- defaulting party for Replacement Securities therefor over the Repurchase Price for such Purchased Securities and (ii) with respect to Additional Purchased Securities, for the price paid (or deemed paid) by the non-defaulting party for the Replacement Securities therefore. In addition, the defaulting party shall be liable to the non-defaulting party for interest on such remaining liability with respect to each such purchase (or deemed purchase) of Replacement Securities from the date of such purchase (or deemed purchase) until paid in full by Buyer. Such interest shall be at a rate equal to the greater of the Pricing Rate for such Transaction or the Prime Rate.

f. For purposes of this Paragraph 10 of these Repurchase Agreement Service Terms, the Repurchase Price for each Transaction hereunder in respect of which the defaulting party is acting as Buyer shall not increase above the amount of such Repurchase Price for such Transaction determined as of the date of the exercise or deemed exercise by the non-defaulting party of its option under Paragraph 10.a.

g. The defaulting party shall be liable to the non-defaulting party for the amount of all reasonable legal or other expenses incurred by the non-defaulting party in connection with or as a consequence of an Event of Default, together with interest thereon at a rate equal to the greater of the Pricing Rate for the relevant Transaction or the Prime Rate.

h. The non-defaulting party shall have, in addition to its rights hereunder, any rights otherwise available to it under any other agreement or Applicable Law.

11. Single Business and Contractual Relationship. Buyer and Seller acknowledge that, and have entered hereinto and will enter into each Transaction hereunder in consideration of and in reliance upon the fact that, all Transactions hereunder constitute a single business and contractual relationship and have been made in consideration of each other. Accordingly, Buyer and Seller agrees (i) to perform all of its obligations in respect of each Transaction hereunder, and that a default in the performance of any such obligations shall constitute a default by it in respect of all Transactions hereunder, (ii) that each of them shall be entitled to set off claims and apply property held by them in respect of any Transaction against obligations owing to them in respect of any other Transactions hereunder and (iii) that payments, deliveries and other transfers made by either of them in respect of any other Transactions shall be deemed to have been made in consideration of payments, deliveries and other transfers in respect of any other Transactions hereunder, and the obligations to make any such payments, deliveries and other transfers may be applied against each other and netted.

12. Intent. The parties recognize that each Transaction is a Repurchase Agreement as that term is defined in Section 101 of Title 11 of the United States Code, as amended (except insofar as the type of Securities subject to such Transaction or the term of such Transaction would render such definition inapplicable), and a securities contract as that term is defined in Section 741 of Tile 11 of the United States Code, as amended.

It is understood that either party's right to liquidate Securities delivered to it in connection with Transactions hereunder or to exercise any other remedies pursuant to this Paragraph 12 of these Repurchase Agreement Service Terms is a contractual right to liquidate such Securities as described in Section 555 and 559 of Title 11 of the United States Code, as amended.

13. Fees, Commissions, and Expenses. We may pay any fees, commissions, and expenses incurred in connection with the Transactions by withdrawal from your Designated Account.

14. Definitions.
    a. "Act of Insolvency," with respect to any party, (i) the commencement by such party as debtor of any case or proceeding under any bankruptcy, insolvency, reorganization, liquidation, dissolution or similar law, or such party seeking the appointment of a receiver, trustee, custodian or similar official for such party or any substantial part of its property, or (ii) the commencement of any such case or proceeding against such party, or another seeking such an appointment, or the filing against a party of an application for a protective decree under the provisions of the Securities Investor Protection Act of 1970, which (a) is consented to or not timely contested by such party, (b) results in the entry of an order for relief, such an appointment, the issuance of such a protective decree or the entry of an order having a similar effect, or (c) is not dismissed with 15 days, (iii) the making by a party of a general assignment for the benefit of creditors, or (iv) the admission in writing by a party of such party's inability to pay such party's debts as they become due.
    b. "Additional Purchased Securities," Securities provided by "Seller" to "Buyer" pursuant to Paragraph 3 of the Repurchase Agreement Service Terms.
    c. "Buyer's Margin Amount," with respect to any Transaction as of any date, the amount obtained by application of a percentage, which may be equal to the percentage that is agreed to as "Seller's Margin Amount," agreed to by Buyer and Seller prior to entering into the Transaction, to the "Repurchase Price" for such Transaction as of such date.
    d. "Confirmation," the meaning specified in Paragraph 2 of the Repurchase Agreement Service Terms.
    e. "Income" means with respect to any Security at any time, any principal thereof then payable and all interest, dividends or other distributions thereon.
    f. "Margin Deficit" has the meaning specified in Paragraph 3 of the Repurchase Agreement Service Terms.
    g. "Margin Excess" has the meaning specified in Paragraph 3.a of the Repurchase Agreement Service Terms.
    h. "Market Value," with respect to any Securities as of any date, the price for such Securities on such date obtained from a generally recognized source agreed to by the parties or the most recent closing bid quotation from such a source plus accrued "Income" to the extent not included therein (other than any "Income" credited or transferred to, or applied to the obligations of, Seller pursuant to Paragraph 4 of the Repurchase Agreement Service Terms) as of such date (unless contrary to market practice for such Securities).
    i. "Price Differential," with respect to any Transaction hereunder as of any date, the aggregate amount obtained by daily application of the Pricing Rate for such Transaction to the Purchase price for such Transaction on a 360 day per year basis for the actual number of days during the period commencing on (and including) the Purchase Date for such Transaction and ending on (but

excluding) the date of determination (reduced by any amount of such Price Differential previously paid by Seller to Buyer with respect to such Transaction).

j. "Pricing Rate," the per annum percentage rate for determination of the Price Differential.

k. "Prime Rate," is the rate determined by Seller from time to time. Buyer acknowledges that such rate is not Seller's prime lending rate.

l. "Purchase Date," the date on which Purchased Securities are transferred by Seller to Buyer.

m. "Purchase Price," (i) on the Purchase Date, the price at which Purchased Securities are transferred by Seller to Buyer, and (ii) thereafter, such price increased by the amount of any cash transferred by Buyer to Seller pursuant to Paragraph 3.a of the Repurchase Agreement Service Terms and decreased by the amount of any cash transferred by Seller to Buyer pursuant to Paragraph 3 of the Repurchase Agreement Service Terms or applied to reduce Seller's obligations under clause (ii) of Paragraph 4 of the Repurchase Agreement Service Terms.

n. "Purchased Securities," the Securities transferred by Seller to Buyer in a Transaction hereunder, and any Securities substituted therefor in accordance with these Repurchase Agreement Service Terms. The term "Purchased Securities" with respect to any Transaction at any time also shall include "Additional Purchased Securities" delivered pursuant to Paragraph 3 of the Repurchase Agreement Service Terms and shall exclude Securities returned pursuant to Paragraph 3.a of the Repurchase Agreement Service Terms.

o. "Repurchase Date," the date on which Seller is to repurchase the Purchased Securities from Buyer, including any date determined by application of the provisions of Paragraphs 2 or 10 of the Repurchase Agreement Service Terms.

p. "Repurchase Price(s)," the price at which Purchased Securities are to be transferred from Buyer to Seller upon termination of a Transaction, which will be determined in each case (including Transactions terminable upon demand) as the sum of the Purchase Price and the Price Differential as of the date of such determination, increased by any amount determined by the application of the provisions of Paragraph 10 of the Repurchase Agreement Service Terms.

q. "Seller's Margin Amount," with respect to any Transaction as of any date, the amount obtained by application of a percentage (which may be equal to the percentage that is agreed to as Buyer's Margin Amount), agreed to by Buyer and Seller prior to entering into the Transaction, to the Repurchase Price for such Transaction as of such date.

## RETURNED ITEMS HANDLING SERVICE TERMS

1. Overview. These Returned Items Handling Service Terms relate to the Returned Items Handling Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. If deposited items are returned to us by the bank on which they were drawn, you can provide specific Instructions for the handling of your returned items on the Treasury Service Data Supplement Form ("Returned Item Instructions").

2. Description of the Service. You shall choose how returned items are to be handled for the Designated Account(s), pursuant to the Returned Item Instruction submitted by you to us, as modified from time to time, subject to our acceptance of such Returned Item Instruction. Instructions to us include the option

to Re-deposit, Not Re-deposit, or request special Instructions for the handling of your returned items. Items with the Instruction to Re-Deposit, if eligible, will be automatically processed for redeposit by us on your behalf. Returned items with the Instruction to Not Re-Deposit will not be automatically processed for redeposit by us on your behalf.

3. Customer Obligations.
   a. You acknowledge that any items that are not re-deposited by us, due to your choice or item ineligibility, shall be returned, via U.S. mail to you at the address on record or such other address as you have provided to us in writing, in the form of an Image Replacement Document ("IRD"). You acknowledge that at no time can an IRD be re-deposited using the Remote Deposit Service.
   b. You further acknowledge that all items returned to you in the form of an IRD, can only be handled in the following manner; (i) present IRD for re-deposit IN PERSON at one of our locations or (ii) an alternate collection method is determined between you and the payor of the item in question.

4. Limitation of Liability. We will follow your Instructions with regard to your returned items handling in accordance with Paragraph 2 of the Returned Item Handling Service Terms. We shall have no responsibility for any liability, loss or damage resulting from returning any item pursuant to your Instructions. We will not be responsible for the authenticity or alteration of any item, or for the presence or validity of signatures or dates thereon.

## STOP PAYMENT REQUEST SERVICE TERMS

1. Overview. These Stop Payment Service Terms relate to the Stop Payment Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. If elected in your Treasury Service Request Form, we will accept online stop payment requests from you through the Business Online Banking Service to stop payment on any check with respect to a Designated Account, except for cashier's checks, official checks or other cash equivalent items.

2. The Service.
   a. We will process requests received prior to the posted cutoff time on the same Business Day received. Requests received after the posted cutoff time will be processed on the next Business Day. We must receive a stop payment request at a time that will give us a reasonable opportunity to process the request prior to payment of the item.
   b. Generally, stop payment requests are not processed until the cutoff time or later that Business Day. Stop payment requests are not effective if, before we have processed the stop payment request, we have already cashed the item or become otherwise legally obligated for its payment. Stop payment requests are processed by computer. We shall assume no responsibility if any information provided is incorrect or incomplete that would cause the check to be paid (i.e., incorrect check number, amount, account number or date). Once placed, the stop payment order will remain in effect for six months from the date it was authorized. An ASC, Administrator or a User with Entitlements to stop payment may renew the stop payment order in the Business Online Banking Service for an

additional six-month period when the expiration date arrives. You are responsible for monitoring the expiration of stop payment orders. No notice will be provided to you that a stop payment is expiring. A fee will be charged for each stop payment order and extension of a stop payment order. Requests to cancel a stop payment order must be made by an Authorized Representative. If you request such a cancellation, we will not be responsible for a stop payment that may occur before such time as we have had a reasonable opportunity to act on your cancellation request.

## SWEEP SERVICE TERMS

1. Overview. These Sweep Service Terms relate to the Sweep Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. The purpose of the Sweep Service is to provide you with an automated movement of funds from a Designated Account designated for that purpose as documented on your Treasury Service Data Supplement Form or a line of credit account with us (each a "Parent Account") to cover transactions that have been processed against a separate Designated Account as documented on your Treasury Service Data Supplement Form and linked to such Parent Account ("Child Account").

2. Description of Loan Sweep.
   a. You may request an automatic sweep from your line of credit Parent Account to cover transactions processed against the Child Account ("Loan Sweep"). Minimum and maximum balances to be maintained in the Child Account shall be provided by you in the Treasury Service Data Supplement Form. Such balances may be modified by you from time to time, upon acceptance by us. At the end of each Business Day, we will sweep funds from the Parent Account to the extent you have available credit to a Child Account sufficient to (i) pay all checks presented for payment or transactions requested against such Child Account and (ii) maintain the balance for such Child Account as requested and documented on your Treasury Service Data Supplement Form. To the extent funds in excess of such balance remain in a Child Account at the end of each Business Day, we will sweep such excess funds from the Child Account to the Parent Account to repay the line of credit account.
   b. We are not obligated to initiate a sweep of funds from the Parent Account if any default exists or would result under the agreement between you and us governing such line of credit, if you are in breach of any representation or warranty you made to us in the line of credit agreement, or if we are otherwise excused or prohibited under such line of credit agreement or Applicable Law from making an advance to you. In addition, we are not obligated to initiate a sweep of funds from the Parent Account, and we may terminate the Loan Sweep Service, immediately and automatically without notice if the line of credit has matured or been terminated, you have cancelled a loan under the line of credit agreement, or we have demanded payment under the line of credit agreement.

3. Description of Deposit Sweep. You may request an automatic sweep from your Parent Account that is a Designated Account to cover transactions from a separate Designated Account maintained with us that is a Child Account ("Deposit Sweep"). Minimum balances to be maintained in the Child Account and Parent Account (and maximum balances to be maintained in the Child Account) shall be provided by you in the Treasury Service Data Supplement Form. Such balances may be modified by you from time to time in a form acceptable to us. At the end of each Business Day, we will sweep available funds in excess

of your minimum balance from the Parent Account to a Child Account sufficient to (i) pay all checks presented for payment or transactions requested against such Child Account, and (ii) upon payment of such amounts, maintain the balance for such Child Account as requested and documented on your Treasury Service Data Supplement Form. To the extent funds in excess of your maximum balance remain in a Child Account at the end of each Business Day, we will sweep funds from the Child Account to the Parent Account.

4. Customer Requirements. You agree to maintain a sufficient available balance or available credit with respect to the Parent Account to pay all items presented for payment or transactions requested against the Child Accounts. You acknowledge that delays in processing a transaction and/or a rejection of a transaction may result if insufficient funds are available in the Parent Account. We may, at our discretion, terminate the Sweep Service without notice if you fail to maintain a sufficient available balance or available credit in the Parent Account.

5. Overdraft Charges. We agree to pay all overdrawn checks and waive overdraft charges for checks drawn against each Child Account provided funds are available in the applicable Parent Account to do so. If funds are not available in the Parent Account to pay overdraft items, overdraft fees and/or insufficient funds fees will be assessed.

## WIRE TRANSFER SERVICE TERMS

1. Overview. These Wire Transfer Service Terms relate to the Wire Transfer Service offered by Great Southern Bank, which is one of the Services referred to in Great Southern Bank's Treasury Service Agreement. We participate in the Fedwire system and utilize this system to implement the Wire Transfer Service. The Wire Transfer Service provides a method for you to provide us electronic or written Instructions to transfer funds from your Designated Account by wire to other accounts of yours with us (including other Designated Accounts) or to accounts of specified third parties with us or at another financial institution (each, a "Transfer Request"). Transfer Requests may be made only from Designated Accounts and may be made according to a specific (non-recurring) Transfer Request or according to a standing (recurring) Transfer Request.

2. The Wire Transfer Service.
   a. Wire Transfer Origination. In order to initiate wire transfers through the Wire Transfer Service, you must have executed any other documents and agreements as we require and use any Access Credentials specific to the Wire Transfer Service. Any Wire Transfer originated through the Wire Transfer Service is subject to the Agreement and the requirements of any other documents and agreements we require.
   b. Authorization to Act on Transfer Request. You authorize and instruct us to act upon all Transfer Requests that are delivered to us in compliance with the applicable Security Procedures. For each Transfer Request executed by us in accordance with the Agreement, you authorize us to debit the Designated Account specified in the Transfer Request (and if no Designated Account is specified, any other account of yours with us (including other Designated Accounts) even if a debit results in an overdraft). We have no obligation to review a Transfer Request for inconsistencies or to confirm the

accuracy or completeness of a Transfer Request. You are solely responsible for any such inconsistency and the accuracy and completeness of each Transfer Request.

c. Payment of Transfer Request. You shall have collected and available funds in the applicable Designated Account, or otherwise available under a line of credit sufficient to cover all Transfer Requests at the time of each transfer. You acknowledge that the available funds may include funds from a Designated Account that also is designated for the Sweep Service. We have no obligation to comply with any Transfer Request if such funds are not available but may do so in our sole discretion. You are obligated to immediately pay us the amount of any Transfer Request, even if we have permitted a transfer to occur when there are insufficient collected and available funds in the applicable Designated Account.

3. Execution of Transfer Request.
   a. We will use commercially reasonable efforts to execute each Transfer Request if (i) the Transfer Request is received by us and the Security Procedures are completed; and (ii) there are sufficient collected funds in the Designated Account designated in the Transfer Request. Any Transfer Request received (i) after the applicable cut off time established by us from time to time, or (ii) on a day that is not a Business Day for us or the selected transmission facility, will be executed on the next available Business Day unless otherwise instructed by you. We may execute Transfer Requests in any order we select, which may not be the order in which they are received. Unless a Transfer Request includes specific Instructions to the contrary, we may use any means of transmission, funds-transfer system, and intermediary bank in executing that Transfer Request. This means that Transfer Requests may be transmitted directly to the beneficiary's financial institution through another financial institution, government agency or other third party at our discretion. We will not be liable for any third party's failure to or delay or error in processing a Transfer Request. If the beneficiary bank does not pay the beneficiary specified in the Transfer Request and refunds to us the amount of the Transfer Request, a refund to your Designated Account may be made only after we have received confirmation of the effective cancellation of the Transfer Request and we are in possession of collected funds from the refund.
   b. If we did not transfer the full amount stated in a Transfer Request, our sole obligation will be to promptly execute a second Transfer Request in the amount of the stated deficiency. If we execute a Transfer Request in excess of the amount stated in a properly submitted Transfer Request, to the extent that the originator does not receive the benefit of such amount, we will only be liable for any loss of the principal amount transferred in excess of the amount stated in the Transfer Request. In addition to the other limitations of liability int the Agreement, this Paragraph 3 of these Wire Transfer Service Terms sets forth our complete liability for a Transfer Request issued or received pursuant to the Wire Transfer Service.

4. Finality of Transfer Request; Cancellation or Modification. We have no obligation to cancel or modify any Transfer Request that has been received. However, we will make a reasonable effort to act on your request to cancel or modify a Transfer Request provided that: (i) you deliver such request to cancel or modify such Transfer Request in accordance with the applicable Security Procedures; (ii) we receive the request before we have implemented the Transfer Request; and (iii) we will have a reasonable time to respond to the request. However, we will have no liability if your request to cancel or modify a Transfer Request is not accomplished. You must reimburse us for any costs that we incur in attempting to cancel

or modify your Transfer Request. You agree to indemnify and hold us harmless for and against any losses, costs, or expenses of any kind that we incur in connection with our indemnity to such other financial institution or party and, at our option, will deposit funds with us or provide us other assurances of payment reasonably satisfactory to us as a condition to our effecting or attempting to effect any such request.

5. Inconsistency of Name and Number. We are entitled to rely on information you provide for any Transfer Request, and we will be responsible for neither the beneficiary's receipt of proper credit for the transfer, nor rejection or return of the Transfer Request by the beneficiary's financial institution. If a Transfer Request inconsistently describes the beneficiary, the beneficiary's bank, or an intermediary bank by name and an account or identifying number, we and other financial institutions may process that Transfer Request on the basis of the account or identifying number rather than the name, even if such number identifies a different person, account, or financial institution. You shall examine and verify such numbers for accuracy, and pay any amount transferred in accordance with such numbers. If a Transfer Request identifies a nonexistent routing or account number, we may in our sole discretion refuse to accept or may return the Transfer Request.

6. Security Procedures.
   a. Business Online Banking Service. You may send us Transfer Requests through our Business Online Banking Service. The Security Procedures for verifying the authenticity of initiating Transfer Requests through our Wire Transfer Service include those set forth in the Business Online Banking Service Terms. In addition, as part of our Standard Security Procedures, your Users must successfully complete another Two-Factor Authentication and Dual Control in order to create and approve Transfer Requests.
   b. Transfer Requests In Person or By Fax. Your authorized signer on the Designated Account under the Deposit Account Agreement may make a single Transfer Request (or request to cancel or modify such Transfer Request) in person or by fax directly to our wire department in writing in a form acceptable to us and signed by your authorized signer. The Security Procedures for such Transfer Requests by fax include the requirement that a telephonic confirmation be provided by an authorized individual identified in the Treasury Service Data Supplement Form and that such individual provide us Access Credentials to complete the request. We recommend you designate at least two such authorized individuals so that the telephonic confirmation may be provided by an individual that did not initiate the Transfer Request. If you designate only one such authorized individual, or if no other such individual you provide is available when we call, the telephonic confirmation will be from that authorized individual even if he or she also initiated the Transfer Request (or request to cancel or modify such Transfer Request). We may obtain a valid telephonic confirmation by obtaining the Access Credentials of the authorized individual.
   c. Repetitive Transfer Requests. You must designate the Designated Account(s) and Instructions for repetitive Transfer Requests in your Treasury Service Data Supplement Form ahead of time before you make a repetitive Transfer Request. You must request any repetitive Transfer Request by calling the phone number we designate for such Transfer Requests. The authorized individual making such request must be identified in the Treasury Service Data Supplement Form and provide us Access Credentials to complete the request. You may modify the Instructions for such a repetitive Transfer

Request (other than the amount) only by providing us your Instructions in writing in a form acceptable to us.

d. The Security Procedures for the Wire Transfer Service are further detailed in the Security Procedures Schedule.
e. You further acknowledge that we have recommended that each User use a separate Access Device in submitting each Transfer Request. You acknowledge that we have no responsibility to establish or monitor such a process or to determine whether you have established such a process. We may require you to adopt additional internal security processes, and you agree that you will not initiate a Transfer Request without compliance with such processes.

7. Transfer Request Limits. You may establish a limit on the maximum amount for a Transfer Request and a limit on the maximum amount of Transfer Requests per Business Day, per Designated Account and per User, as documented on your Treasury Service Data Supplement Form, for (i) Transfer Requests through the Business Online Banking Service and (ii) repetitive Transfer Requests. We may also, at our discretion, establish Transfer Request limits for you from time to time, and shall have no obligation to process any Transfer Request that exceeds such limit; provided, however, that we may, at our sole discretion, allow and process such Transfer Request despite any limit we establish. Any such discretionary decision by us will not be construed as an obligation to so perform by us in the future. All Transfer Requests are subject to limits imposed by any Applicable Law, rule or regulation, and all agreements or operating rules applicable to us in executing Transfer Requests.

8. Customer's Duty. You shall provide us with accurate and complete information in connection with any Transfer Request as required by us for compliance with Applicable Law.

9. Customer Responsibilities. Without limiting your responsibilities set forth elsewhere in the Agreement, you are solely responsible for (i) implementing internal procedures to safeguard Access Credentials and Security Procedures used in connection with the Wire Transfer Service; (ii) any activity of any kind with respect to the Wire Transfer Service using Access Credentials used in connection with the Wire Transfer Service and/or in accordance with the Security Procedures, including fraudulent activity or corruption of your system; and (iii) the provision, repair and maintenance of any equipment used by you to access the Wire Transfer Service.

10. International Wire Transfers. We do not permit Transfer Requests to be made via the Business Online Banking Service to any location outside the United States. Wire transfers to any location outside the United States which we may allow to be made by means other than the Business Online Banking Service will be processed by us through a correspondent bank. You acknowledge that international wire transfers can only be originated in US Dollars and will not be converted to the local beneficiary's currency by us. International wire transfers that need to settle in the local beneficiary's currency will need to be processed off-line. Any fee, commission or charges assessed by us or the correspondent bank shall be passed on to you or deducted from the wire transfer amount by us or the correspondent bank. Payment to a foreign country is subject to the laws of the foreign country involved. We assume no liability for delays, non-delivery or other events resulting from causes beyond our control. In refunding unexecuted payment orders, we shall be liable to you only to the extent we receive payment from the

correspondent bank processing the transfer. You acknowledge that international wire transfers may be subject to additional Security Procedures as may be required by us.

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# SECTION 3 – DEFINITION SCHEDULE

This Definition Schedule is that referred to in Great Southern Bank's Treasury Service Agreement. Capitalized terms used but not otherwise defined in the Agreement have the following definitions:

- "Access Credential" means any username, identification number, PIN, password, codes and any other means provided to you by us or as part of any Service to be used in connection with the Security Procedures to access such Service.

- "Access Device" means the Technology you use to access or use a Service (including, without limitation, a computer, modem, tablet, smart phone or other electronic device).

- "ACH" means Automated Clearing House.

- "Administrator" means the User designated by an All Services Contact or another Administrator on our Site as authorized to manage Users and their Entitlements with respect to a particular Service through our Site.

- "Affiliate" means a business entity controlled, controlled by or under common control with another business entity.

- "Agreement" means, collectively, the Treasury Service Agreement, the Delegation of Authority, the Treasury Service Data Supplement Form, the Treasury Service Request Form, any other Setup Form and the User Information.

- "All Services Contact" or "ASC" is an individual that has been appointed as such by an Authorized Representative in the Delegation of Authority.

- "Alternative Security Procedures" has the meaning given in Paragraph 9.c of the General Terms.

- "Applicable Law" means all applicable federal, state or local laws, executive orders, ordinances, rules, regulations or regulatory guidance and all applicable rules or regulations of any clearinghouse or other organization as in effect at the relevant time.

- "Authorized Representative" means a representative or representatives designated (by name and title) in your resolutions provided to us, or other authority documents you provide to us in a form acceptable to us, as authorized to execute and deliver any Setup Form or Delegation of Authority and cause you to be bound by the Agreement for the applicable Service(s).

- "Bank" means Great Southern Bank and may be referred to as us, we, our, ours and Seller.

- "Business Day" means any day that we are open to the public for carrying on substantially all business functions, but does not include any day that we are open but that is not a business day for the applicable Federal Reserve Bank or other third-party processors we utilize.

- "Confidential Information" means information you obtain from us related to your Designated Accounts or to a Service, including without limitation, security information, Access Credentials, Security Procedures, security devices, our business processes and the terms of the Agreement.

- "Customer" means anyone executing and delivering a Treasury Service Request Form to us or utilizing one or more Services. Customer may also be referred to as you, yours and Buyer.

- "Definition Schedule" means Section 3 of the Treasury Service Agreement, as it is in effect at the relevant time.

- "Delegation of Authority" is a document signed by an Authorized Representative that provides Customer-related information, including appointment of ASCs.

- "Deposit Account Agreement" means our deposit agreement with respect to each Designated Account or other account you have with us, as amended from time to time, and any pricing schedule or information disclosure that we provide to you in connection with any such account.

- "Designated Account(s)" means the account you have with us designated by your Authorized Representative in your Setup Forms or in another manner acceptable to us for a particular Service as a source of payment for (or to receive the proceeds of) transactions relating to that Service and all fees, charges, and other amounts you owe us with respect to that Service and with respect to which information or reports may be accessed or Instructions may be provided through that Service.

- "Dual Control" means a type of Security Procedure pursuant to which an Instruction that is initiated by one of your Users having sufficient Entitlements to do so is not released and processed until it is approved by another of your Users having sufficient Entitlements to do so.

- "Enhanced Account Analysis" is the billing method where Fees are combined into one monthly statement and deducted from your designated billing account.

- "Entitlements" means the rights a User has to provide Instructions regarding, access information through and otherwise use the Services and our Site on your behalf.

- "Fees" mean the charges, fees, expenses, and assessments we establish from time to time applicable to each Service.

- "FTP Agreement" means that agreement in writing signed by you and us that governs your and our exchange of certain data relevant to the applicable Services under the Agreement by means of the secured internet site you and we agree on.

- “General Terms” means Section 1 of the Treasury Service Agreement, as it is in effect at the relevant time.

- “Instruction” means any instruction, order, direction, or statement.

- "NACHA" means the National Automated Clearing House Association.

- “NACHA Rules” means the Operating Rules and Operating Procedures of NACHA, as in effect at the relevant time, as well as guidance provided by NACHA from time to time relating to thereto.

- “OFAC” means the U.S. Department of Treasury’s Office of Foreign Assets Control.

- “Person” means a natural person or an organization.

- “Reversal/Deletion Request(s)” means a request for a reversal of an Entry or a request to delete a previously delivered “Entry”.

- "Security Procedures" mean the procedures that are established by the Agreement and that are designed to assist us in verifying the authenticity of Instructions or communications we receive with respect to the Services and our Site and to control access to information and our Site.

- "Security Procedures Schedule" means Section 4 of the Treasury Service Agreement, as it is in effect at the relevant time.

- “Service” refers to any service outlined in Section 2 of this Treasury Service Agreement.

- “Service Terms” means a document that sets forth the terms and conditions that apply to a particular Service(s).

- “Service Terms Schedule” means Section 2 of the Treasury Service Agreement, as it is in effect at the relevant time.

- “Setup Form” means a document in a form acceptable to us that provides certain Instructions regarding your initial setup, or additions, changes or deletions to your setup, for the Services, including the Treasury Service Request Form or Treasury Service Data Supplement Form.

- “Site” means the internet-based information-delivery and transaction-initiation system(s) we offer from time to time.

- “Standard Security Procedures” has the meaning given in Paragraph 9.a of the General Terms.

- "Substitute Check" is a paper reproduction of the original Check that meets all requirements of Applicable Law and is produced from Electronic Check Information or an Image.

- “Technology” means hardware, software, and connectivity.

- "Treasury Service Agreement" means the General Terms, applicable Service Terms, Definition Schedule and Security Procedures Schedule.

- “Treasury Service Data Supplement Form” means a Setup Form we use to collect information regarding your Instructions for the Services you use and that we will reflect in your setup for those Services.

- “Treasury Service Request Form” means a Setup Form that is used to request Services and signed by an Authorized Representative.

- “Two-Factor Authentication” means a type of Security Procedure in which a User is required to provide a time-based one-time password that is generated by a token or that is sent to such User by email, text, phone call, or other method as selected by such User.

- "User" means a person authorized by an Administrator through our Site to access and provide Instructions regarding a Service.

- “Uniform Commercial Code” means the Uniform Commercial Code, as adopted by the State of Missouri.

- “User Information” means supplemental information we make available to you with respect to certain Services or our Site, including without limitation, forms, rules, directions, procedures, manuals, guides, implementation guidelines, operational guidelines, fee schedules and other documentation, in each case as we update them from time to time, and is used in the most comprehensive sense.

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# SECTION 4 – SECURITY PROCEDURES SCHEDULE

1. Introduction. This Security Procedures Schedule is that referred to in Great Southern Bank's Treasury Service Agreement. Throughout this Security Procedures Schedule, capitalized terms that are used but not defined in this Security Procedures Schedule have the meanings given to them in the Treasury Service Agreement.

2. Our Standard Security Procedures. As outlined in Section 1 of the Treasury Service Agreement (the General Terms), certain of the Services utilize Security Procedures that are designed to verify the authenticity of Instructions and communications we receive with respect to the Services or our Site and to control access to information. In that regard, the Standard Security Procedures for verifying the authenticity of Instructions we receive through certain Services include all Security Procedures set forth in the Agreement, including, without limitation, all mandatory and optional Security Procedures set forth below in this Security Procedures Schedule.

| **BUSINESS ONLINE BANKING SERVICE SECURITY PROCEDURES** | |
|---|---|
| MANDATORY: | Two-Factor Authentication (2FA) at Login.<br>Unique User id.<br>Complex password. |

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| ACH SERVICE SECURITY PROCEDURES | |
|---|---|
| MANDATORY: | Dollar limits set per Entry description in the Treasury Service Data Supplement Form.<br><br>Validation of Entry descriptions against a pre-determined schedule you previously shared with us in a form acceptable to us that we will use to call back an authorized individual designated in the Delegation of Authority regarding unscheduled Entries.<br><br>Two-Factor Authentication by User relating to batch initiation Instructions. |
| OPTIONAL: | Dual Control for batch initiation<br><br>Dual Control for ACH Template Approval. |

| REMOTE DEPOSIT SERVICE SECURITY PROCEDURES | |
|---|---|
| MANDATORY: | Dollar limits set per Designated Account in the Treasury Service Data Supplement Form. |

| WIRE TRANSFER SERVICE SECURITY PROCEDURES (THROUGH BUSINESS ONLINE BANKING SERVICE) | |
|---|---|
| MANDATORY: | Dual Control.<br><br>Two-Factor Authentication by User creating a Transfer Request.<br><br>Two-Factor Authentication by User approving a Transfer Request.<br><br>Dollar Limits are set per Designated Account in the Treasury Service Data Supplement Form. |

| | |
|---|---|
| OPTIONAL: | Dual Control for Wire Template Approval. |

| **CALLBACK WIRE TRANSFER SERVICE SECURITY PROCEDURES** | |
|---|---|
| MANDATORY: | Designated form used.<br>Requests faxed directly to the wire department.<br>Dollar limits set per Designated Account in the Treasury Service Data Supplement Form.<br>Access to Online Banking to review and monitor transactions. |

| **REPETITIVE WIRE TRANSFER SERVICE SECURITY PROCEDURES** | |
|---|---|
| MANDATORY: | Designated Account for funding and beneficiary Instructions must be designated to bank ahead of time in writing in a form acceptable to us.<br>Wire requests must be called in to a designated phone number.<br>Dollar limits set per Designated Account in the Treasury Service Data Supplement Form. |