



Truth in Savings Disclosure

ELITE CHECKING

Member FDIC

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

INTEREST RATE AND APY

When the Elite Checking qualifications are met, the interest rate on your account and corresponding annual percentage rate will be tiered. If your daily balance is \$ 25,000.00 or less, the interest rate paid on the entire balance will be 1.98% with an annual percentage yield (APY) of 2.00%. An interest rate of 1.00% will be paid only for that portion of your daily balance that is greater than \$ 25,000.01 but less than \$ 50,000.00. The annual percentage yield for this tier will range from 2.00% to 1.50% depending on the balance in the account. An interest rate of .10% will be paid for that portion of your daily balance that is \$ 50,000.00 or greater. The annual percentage yield for this tier will range from 2.00% to .57%, depending on the balance in the account.

When the Elite Checking qualifications are not met, the interest rate on your account will be .10% and the annual percentage yield (APY) will be .10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. Fees may reduce earning.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example checks).

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

MINIMUM BALANCE REQUIREMENT

To open the account:

1. You must deposit at least \$100.00

A SERVICE CHARGE OF \$6.00 WILL BE CHARGED EACH STATEMENT CYCLE

To avoid the imposition of the \$6.00 per month service charge you must meet one of the following requirements:

1. Maintain a minimum daily balance of \$1,500.00¹
2. The service charge will be refunded when maintaining a combined average relationship balance² of \$20,000.00 or more
3. The service charge will be refunded when having at least twelve (12) debit card purchases post and clear during the statement cycle⁴ and having one (1) direct deposit or electronic payment post and credit/clear to the account during the statement cycle⁵, and signing up for eStatements
4. The service charge will be refunded for anyone age 62 or greater

EARN ATM FEE REIMBURSEMENTS

You may receive reimbursements of up to \$12.00 per statement cycle on domestic ATM fee surcharges.³

1. To receive reimbursements of up to \$12.00 on domestic ATM fee surcharges, you must have at least twelve (12) debit card purchases post and clear the account during the qualifying statement cycle.⁴

CASH REWARDS⁶

You may earn a one-time cash reward of \$25.00 by opening one of following accounts:

1. A new consumer savings account; or
2. A new consumer money market account; or
3. A new consumer loan account

(continued on back)

QUALIFICATIONS:

To qualify for Elite Checking rates, you must perform each of the following during the monthly statement cycle:

1. Have at least twelve (12) debit card purchases post and clear the account during the qualifying statement cycle⁴, and
2. Have one (1) direct deposit or electronic payment post and credit/clear to the account during the statement cycle⁵, and
3. Sign up to receive eStatements

1. Account must maintain a minimum balance of \$1,500.00 each day of the statement cycle.

2. Relationship Balance is the average combined balance per statement cycle of consumer savings, money market, certificate of deposit accounts and current loan balance. The relationship balance must be \$20,000 or greater per statement cycle.

3. If you have met the qualifications for the month, we will reimburse up to \$12.00 for domestic ATM fees. ATM fee reimbursements will be credited to your account upon meeting qualifications. We make our best effort to identify those ATM fees eligible for reimbursement, based on information we receive from card networks and ATM operators. In the event that you have not received a reimbursement for a fee that you believe is eligible, please call a Customer Service Representative at 580-351-2265 for further assistance.

4. Transactions must post and clear to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifiers. Transactions may take one or more banking days from the date the transaction was made to post to and clear the account. ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions.

5. Intra-bank transfers do not count as a qualifying direct deposit.

6. Cash rewards will be paid upon meeting all stated requirements on the last day of the statement cycle.

Monthly Statement Cycle means each calendar day of the month beginning with the first day of the month and ending on the last day of the month.

**See attached fee schedule for fees that apply to this account.

This is a promotional campaign, terms and conditions are subject to change.