



Truth in Savings Disclosure

EXTRA 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.

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 \$500.00¹
2. The service charge will be refunded when maintaining a combined average relationship balance² of \$5,000.00 or more
3. The service charge will be refunded when having at least twelve (12) debit card purchases post and clear during the statement cycle⁵
4. The service charge will be refunded for anyone age 62 or greater OR 23 or younger

A PAPER STATEMENT FEE OF \$2.95 WILL BE CHARGED EACH STATEMENT CYCLE

To avoid the imposition of a \$2.95 monthly fee charged for providing paper statement you must:

1. Sign up to receive eStatements.

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.⁵

CASH REWARDS⁴

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

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

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

2. Relationship Balance is the average combined balance per statement cycle of consumer savings, money market, and certificate of deposit accounts. The relationship balance must be \$5,000 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 the 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. Cash rewards will be paid upon meeting all stated requirements on the last day of the statement cycle.

5. 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. Intra-bank transfers do not count as a qualifying direct deposit. Statement Cycle is defined as calendar days in each month.

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