

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From

**Legacy Bank**  
3711 N. Ridge Road  
WICHITA, KS 67205  
(316) 260-3711

### TIME DEPOSIT – MATURITIES OF 6-MONTHS OR LESS

**Rate Information** – You will be paid this rate until next maturity.

**Compounding frequency** – Interest will not be compounded.

**Crediting frequency** – Interest will be credited to your account at maturity.

**Early withdrawals** – The penalty we may impose will equal 30 days interest on the amount withdrawn.

**Withdrawal of interest prior to maturity** – The annual percentage yield is based on the assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** – Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intent not to renew.

**Final maturity** – If your account is not renewed, the funds in your account will be placed in an interest-bearing account.

**Daily balance computation method** – Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** – Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum balance to open** – The minimum balance required to open this account is \$10,000.00

**Withdrawal limitations** – You may not make withdrawals of principal from your account before maturity. You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest anytime during the term after it is credited to your account.

**Additional terms** – The following additional terms apply to this account: Interest will not be paid during the 10 day grace period if the Time Deposit is not renewed.

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### TIME DEPOSIT – MATURITIES OF GREATER THAN 6 MONTHS

**Rate Information** – You will be paid this rate until next maturity.

**Compounding frequency** – Interest will be compounded quarterly.

**Crediting frequency** – Interest will be credited to your account quarterly.

**Early withdrawals** – The penalty we may impose will equal 91 days interest on the amount withdrawn for time deposit maturities less than one year, and 182 days interest on the amount withdrawn for time deposit maturities of one year or more.

**Withdrawal of interest prior to maturity** – The annual percentage yield is based on the assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** – Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intent not to renew.

**Final maturity** – If your account is not renewed, the funds in your account will be placed in an interest-bearing account.

**Daily balance computation method** – Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** – Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum balance to open** – The minimum balance required to open this account is \$1,000.00

**Withdrawal limitations** – You may not make withdrawals of principal from your account before maturity. You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest anytime during the term after it is credited to your account.

**Additional terms** – The following additional terms apply to this account: Interest will not be paid during the 10 day grace period if the Time Deposit is not renewed.