

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

HEALTH SAVINGS ACCOUNT

Rate information - The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

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 first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$5.00 will be imposed every monthly statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle.

The minimum balance fee will not be assessed for the first 12 statement cycles.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account:

No per transaction fee.

Check printing fees vary by the style of check ordered.

This account is limited to those individuals covered by a high deductible health plan (HDHP).

This account is limited to those individuals covered by a high deductible health plan (HDDP).