

**TRUTH-IN-SAVINGS  
DISCLOSURE**



**Individual Retirement Account  
Fixed Rate – 18 Month**

3711 N. Ridge Rd.  
Wichita, KS 67205  
(316) 260-3711

**FIXED RATE INFORMATION**

The interest rate on your account and annual percentage yield (APY) has not yet been determined. These rates will be available at maturity. Please call (316) 260-3711 to learn the interest rate and annual percentage yield for your new account. You will be paid this rate until maturity.

**COMPOUNDING AND CREDITING**

Interest will be compounded quarterly unless you receive interest periodically. Interest will be credited to your account quarterly and at maturity unless you receive interest periodically.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

**MINIMUM BALANCE REQUIREMENTS**

You must deposit \$100 to open this account.

**BALANCE COMPUTATION METHOD**

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

**ACCRUAL ON NONCASH DEPOSITS**

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS**

You may not make withdrawals from your account until the maturity date. You may make deposits to this account any time.

**INDIVIDUAL RETIREMENT ACCOUNT**

Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**MATURITY DATE**

Your account maturity date is shown on the enclosed maturity notice.

**EARLY WITHDRAWAL PROVISIONS**

If you withdraw any of the principal before the maturity date, we will impose a penalty of 182 days interest on the amount withdrawn. This early withdrawal penalty may invade principal.

**RENEWAL POLICIES**

Your account will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. The principal amount and all paid earned interest that has not been withdrawn will automatically renew on each maturity date for the term of the IRA. Interest on renewed accounts will be calculated at the interest then in effect for the term on the IRA. Interest will not be paid during the 10-day grace period if the IRA is not renewed.

**TRUTH-IN-SAVINGS  
DISCLOSURE**



**Individual Retirement Account  
Fixed Rate – 6 Month**

3711 N. Ridge Rd.  
Wichita, KS 67205  
(316) 260-3711

**FIXED RATE INFORMATION**

The interest rate on your account and annual percentage yield (APY) has not yet been determined. These rates will be available at maturity. Please call (316) 260-3711 to learn the interest rate and annual percentage yield for your new account. You will be paid this rate until maturity.

**COMPOUNDING AND CREDITING**

Interest will be compounded quarterly unless you receive interest periodically. Interest will be credited to your account quarterly and at maturity unless you receive interest periodically.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

**MINIMUM BALANCE REQUIREMENTS**

You must deposit \$100 to open this account.

**BALANCE COMPUTATION METHOD**

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

**ACCRUAL ON NONCASH DEPOSITS**

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS**

You may not make deposits into or withdrawals from your account until the maturity date.

**INDIVIDUAL RETIREMENT ACCOUNT**

Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**MATURITY DATE**

Your account maturity date is shown on the enclosed maturity notice.

**EARLY WITHDRAWAL PROVISIONS**

If you withdraw any of the principal before the maturity date, we will impose a penalty of 91 days interest on the amount withdrawn. This early withdrawal penalty may invade principal.

**RENEWAL POLICIES**

Your account will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. The principal amount and all paid earned interest that has not been withdrawn will automatically renew on each maturity date for the term of the IRA. Interest on renewed accounts will be calculated at the interest then in effect for the term on the IRA. Interest will not be paid during the 10-day grace period if the IRA is not renewed.