

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

LEGACY 55

The interest rate and annual percentage yield 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 open - The minimum balance required to open this account is \$100.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

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

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

No monthly maintenance fees.

No per transaction fee.

At least one owner of a Legacy 55 account must be 55 years and older.

Selected style checks are available at no charge (one box per order).
discount.

All other personal check styles are offered with a 25%