

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

SAVINGS ACCOUNT

Rate Information: The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded daily.

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

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 avoid Maintenance Fee - A maintenance fee of \$1.00 will be imposed every monthly statement cycle if the balance in the account falls below \$25.00 any day of the month.

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

Limitations on frequency of transfers - You may not make more than six withdrawals or transfers each statement cycle, if by pre-authorized or automatic transfer or telephone (including data transmission) agreement order or instruction. Six (6) of these transfers may be made by check, draft, debit card or similar order (including POS transactions) made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

Excess Withdrawal Fee: Three withdrawals per month at no charge; a \$1.00 fee will be assessed per withdrawal in excess of three if the minimum daily balance falls below \$2,500.00.