

THE STATE EXCHANGE BANK

107 S. COMMERCIAL
P. O. BOX 284
MANKATO, KANSAS 66956
Phone (785)378-3222 Fax (785)378-3182

RICHARD L. DIAMOND
CHAIRMAN OF THE BOARD

JON B. MENVUSEN
VICE CHAIRMAN OF THE BOARD

RICK W DIAMOND
PRESIDENT

BRIAN E. SHULDA
VICE PRESIDENT

PHILIP A. MENVUSEN
EXECUTIVE VICE PRESIDENT

Item #5: List of Services:

Hours of Operation:

Monday-Thursday 8am-3pm
Friday 8am-4pm

Deposit Products(fees described in attached TIS disclosure):

Checking;
Savings;
NOW;
MMDA;
CD's;
IRA's: traditional, simple, & Roth.

Loan Products:

Consumer loans: secured and unsecured;
Real Estate loans: residential, ag, and commercial;
Business loans, including ag: operating, machinery&equipment, livestock.

Other Services:

Internet Banking;
Money Orders;
Money Wires;
US Savings Bond Redemption;
Safety Deposit Boxes;
Online Banking;
ATM and Debit Cards.

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BASIC CHECKING ACCOUNT

- Minimum balance to open the account: You must deposit \$100.00 to open this account.
- Minimum balance to avoid imposition of fees: N/A.
- Fees: You will be allowed two imaged check copies per statement period free. Any copies above the limit will be \$1.00 per copy. \$.15 per debit item will be charged for any items over fifty per statement period.
- The statement for the Basic account will not include imaged checks, only a copy of the statement.

ADVANTAGE CHECKING ACCOUNT

- Minimum to open the account: You must deposit \$100.00 to open this account.
- Minimum balance to avoid fees: N/A.
- Fees: You will be charged \$3.00 per statement for images and \$.15 per debit item over 50.

SAVINGS ACCOUNT

- Rate information: Your interest rate and annual percentage yield may change.
- Frequency of rate change: We may change the interest rate on your account at any time.
- Determination of rate: At our discretion, we may change the interest rate on your account.
- Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account monthly.
- Minimum balance to open the account: You must deposit \$100.00 to open this account.
- Minimum balance to avoid imposition of fees: A maintenance fee of \$5.00 will be imposed each monthly statement cycle if the minimum daily balance for the calendar month falls below \$100.00.
- Average daily balance computation method: We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for that period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.
- Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- Transaction limitations: Transfers from a Savings account to third parties by telephone transfer, or by debit card, are limited to six per month, with no transfers by check, draft, or similar order to third parties.

SUPER SAVER ACCOUNT (MONEY MARKET DEPOSIT ACCOUNT)

- Rate Information: Your interest rate and annual percentage yield may change.
- Frequency of rate changes: We may change the interest rate on your account at any time.
- Determination of rate: At our discretion, we may change the interest rate on your account.
- Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account monthly.
- Minimum balance to open the account: You must deposit \$1,000.00 to open this account.
- Minimum balance to avoid the imposition of fees: A maintenance fee of \$5.00 will be imposed each monthly statement cycle if the minimum daily balance for the calendar month falls below \$1,000.00.
- Average daily balance computation method: We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for that period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.
- Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash item (for example checks).
- Transaction limitations: Transfers from a Super Saver account to another account or to third parties by preauthorized, automatic, or telephone transfers are limited to six per month.

INTEREST BEARING CHECKING ACCOUNT (NOW ACCOUNT)

- Rate Information: Your interest rate and annual percentage yield may change.
- Frequency of changes: We may change the interest rate on your account at any time.
- Determination of rate: At our discretion, we may change the interest rate on your account.
- Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to your account monthly.
- Minimum balance to open this account: You must deposit \$1,000.00 to open this account.
- Minimum balance to avoid the imposition of fees: A maintenance fee of \$5.00 will be imposed each monthly statement cycle if the minimum daily balance for the monthly statement cycle falls below \$1,000.00.
- Average daily balance computation method: We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for that period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.
- Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash item (for example checks).
- Fees: You will be charged \$3.00 per statement for images and \$.15 per debit item over 50 for images.

COMMON FEATURES

The following fees may be assessed against your account and the following limitations, if any, apply to your account:

• Check printing.....	(fee depends on style of checks ordered)
• An account is dormant if for three years you have made no deposits or withdrawals to the account.	
Dormant account fee.....	\$5.00
• Garnishments.....	\$50.00 each
• Tax Levies.....	\$25.00 each
• Overdraft*.....	\$20.00 each
• Nonsufficient funds (NSF)*.....	\$20.00 each
• Account activity printout.....	\$2.00
• Account balancing assistance.....	\$15.00
• Microfilm copies.....	\$3.00 per copy
• Photocopying.....	\$.50 per copy
• Research.....	\$25.00 per hour
• Stop payments(checks or ACH).....	\$10.00 each
• Lost certificate of deposit.....	\$15.00
• ATM fee for foreign transactions.....	\$1.00 each + the foreign ATM which you are using
may assess a fee.	
• ATM card replacement.....	\$3.00 each
• Outgoing Wire Transfer Fees.....	\$20.00 each
• Personal Money Orders.....	\$3.00 each
• Mastermoney card	\$2.00 per month
• Mastermoney card replacement.....	\$3.00 per card
• Sweep Fee.....	\$5.00 per sweep
• Debit Card.....	\$2.00 per month

OTHER BANKING SERVICES:

- Safety deposit boxes
- Night depository
- Drive-up window
- Savings bonds
- Personal money orders
- Travelers' checks
- Loans:
 - Auto
 - Real Estate
 - Agriculture
 - Consumer
 - Commercial

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

*An overdraft or insufficient funds fee applies to overdrafts or insufficient funds items created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure.

Checking Account	
Savings Account:	
The interest rate for your account is	_____ %
With an annual percentage yield of	_____ %
Super Saver Account:	
The interest rate for your account is	_____ %
With an annual percentage yield of	_____ %
Interest Bearing Checking Account:	
The interest rate for your account is	_____ %
With an annual percentage yield of	_____ %