

Truth in Savings Disclosure

Southwest National Bank

2150 N Woodrow

Wichita, KS 67203

1/30/2019

TISA Disclosure for DD Product 2IC

INTEREST CHECKING

RATE INFORMATION

At our discretion, we may change the interest rate for this account.

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Interest Rate: .1500% APY: .15%

The interest rate(s) and annual percentage yield(s) are accurate as of 01/30/2019. If you would like more current rate and yield information, please call us at (316)291-5303. 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 business 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 MONTHLY MAINTENANCE FEE

If your balance falls below \$1,000.00 on any day in the month, your account will be subject to a \$10.00 maintenance fee for that statement cycle.

DEPOSIT LIMITATIONS

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

Refer to Personal Schedule of Fees for a list of fees that may be assessed/charged.

