

# Truth in Savings Disclosure

Southwest National Bank  
2150 N Woodrow  
Wichita, KS 67203

1/30/2019

TISA Disclosure for DD Product 2MM

## MONEY MARKET PERSONAL

### 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	APY
Balances Through	\$999.99	.1500%	.15%
Balances Over	\$999.99	.4500%	.45%

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.

### 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 \$1,000.00.

### MINIMUM BALANCE TO AVOID ACCOUNT 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 month.

### DEPOSIT LIMITATIONS

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


### LIMITATIONS ON FREQUENCY OF TRANSFERS

During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

### FEE AND CHARGES

A \$5.00 excessive withdrawal fee will be assessed for each additional transaction over the six allowed.

### EFFECT OF CLOSING AN ACCOUNT



If you close your account before interest is credited, you will not receive the accrued interest.

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