

Truth in Savings Disclosure

**Southwest National Bank
2150 N Woodrow
Wichita, KS 67203**

1/30/2019

TISA Disclosure for SV Product 2RS

PERSONAL SAVINGS

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 quarterly.

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 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 REGULAR SAVINGS FEE

A maintenance fee of \$3.00 will be assessed monthly if balance falls below \$100.00.

The maintenance fee will be waived on accounts held in name of a minor until they reach the age of 18.

DEPOSIT LIMITATION

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.

FEEES AND CHARGES

Excess Withdrawals: A fee of \$1.00 per item after two withdrawals per month.

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