

FACTS	WHAT DOES FOCUS BANK DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> * Social Security Number and Credit History * Account Balances and Transaction History * Assets and Income When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Focus Bank chooses to share; and whether you can limit sharing.	
	Reasons we can share your personal information	Does Focus Bank Share?
	For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes - to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes - information about your transactions and experiences	No
	For our affiliates' everyday business purposes - information for your creditworthiness	No
	For non-affiliates' to market to you	No
Questions?	Call 1-800-464-3150 or go to www.focusbank.com	

Who we are	
Who is providing this notice?	Focus Bank
What we do	
How does Focus Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Focus Bank collect personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> * Open an Account or Deposit Money * Apply for a Loan or Provide Employment Information * Give us your employment history <p>"We also collect your personal information from others, such as credit bureaus, affiliates, or other companies."</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> * Sharing for affiliates' everyday business purposes - information about creditworthiness * Affiliates from using your information to market to you * Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>* Focus Bank does not share with our affiliates</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>* Focus Bank does not share with nonaffiliates so they can market to you</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>* Our joint marketing partners include insurance providers, debit card providers and identity theft prevention program providers.</i></p>
Other important information (If Any)	

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2500.00 _____ of your refund (plus interest if your account earns interest) within 10 _____ business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 _____ calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

FOCUS BANK, P O BOX 99, CHARLESTON, MO 63834 _____
1-800-464-3150 _____

You must contact us within 40 _____ calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- ◆ A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- ◆ An estimate of the amount of your loss;
- ◆ An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- ◆ A copy of the substitute check or the following information to help us identify the substitute check: the check _____
number, the amount of the check, the name of the person to whom you wrote the check and A description of why you have suffered a loss _____
(for example, you think the amount withdrawn was incorrect); An estimate of the amount of your loss; An explanation of why the _____ .

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PRIVILEGE AND OVERDRAFT PROTECTION

Life happens! Focus Bank understands that unexpected overdrafts occur from time to time - Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at Focus Bank ¹	Free Service
Overdraft Privilege	\$32.00 NSF Handling Fee per item. Daily fees may apply.

¹Call us at (800)464-3150 or come by a branch to sign up or apply for this service.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at Focus Bank.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts)*	If you would like to select Extended Coverage for future transactions:
Checks	X	X	<ul style="list-style-type: none"> • call us at (800)464-3150, • complete the online consent form found at www.focusbank.com, • visit any branch, • complete a consent form and mail it to us at PO Box 186, Charleston, MO 63834
ACH-Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (800)464-3150.

What Else You Should Know

- A link to another account or a line of credit is a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance.

- The \$32.00 NSF Paid Handling Fee that is charged if you overdraw your account more than \$10.00 is the same fee that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate NSF Paid Handling Fee of \$32. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.
- If your account balance remains overdrawn for longer than 3 business days, we will charge your account an overdraft fee of \$5.00 every 3 business days the account remains overdrawn, beginning with day 3.
- For consumer accounts, there is a limit of four (4) NSF Paid Handling Fees (\$128.00) per day we will charge. We will not charge an NSF Paid Handling Fee if a consumer account is overdrawn by \$10.00 or less. These exceptions do not apply to business accounts.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Focus Bank will charge a NSF Returned Handling Fee each time it returns the item because it exceeds the available balance in your account. If, on re-resentation of the item, the available balance in your account is sufficient to cover the item Focus Bank may pay the item, and, if pament causes an overdraft, charge an NSF Paid Handling Fee.
- We generally post items in the following order: 1) credits, 2) in-house items like cashed checks and wire transfers, 3) ATM and debit card transactions (low to high dollar amount), 4) ACH debits (low to high by dollar amount), 5) recurring debit card transactions (low to high by dollar amount), 6) checks (check number order). Transactions may not be processed in the order which they occurred; and that the order in which transactions are received and processed may impact the total amount of fees incurred by the customer.
- Although under payment system rules, Focus Bank may be obligated to pay some unauthorized debit card transactions, Focus Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent on your consumer account to pay every day debit card and ATM overdrafts may result in you incurring NSF Paid Handling Fees for transactions that we would otherwise be required to pay without assessing an NSF Paid Handling Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available funds.
- Focus Bank authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds and other presentments, and does not include any deposited funds on hold. Focus Bank may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protection and/or the amount of the Overdraft Privilege limit, may be used to authorize and pay a transaction.
- Please be aware that the Overdraft Privilege Amount is not included in your balance provided through Internet Banking, mobile banking, or Focus Bank's ATMs.
- Focus Bank will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an NSF Paid Handling Fee may be assessed.
- Except as described herein, Focus Bank will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- Focus Bank may suspend your debit card if your account is overdrawn more than 35 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM. If you use your debit card for recurring payments, e.g., utilities, your are responsible to make other arrangements for your recurring debit payments(s).

- An Overdraft Privilege limit of \$100.00 is available for eligible Personal and Business Checking accounts at account opening.
- Overdraft Privilege limits of up to \$500.00 are available for eligible Personal Checking accounts opened at least 30 days in good standing and up to \$1,000 for eligible Business Checking accounts opened at least 60 days in good standing.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-five (35) days for a minimum of one business day.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (800)464-3150 or visit a branch closest to you.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from
Focus Bank

PO BOX 99
CHARLESTON MO 63834
(800) 464-3150

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits**- You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- Preauthorized payments**- You may make arrangements to pay certain recurring bills from your checking or savings.
- Electronic check conversion**- You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your checking account using information from your check to pay for purchases or pay bills.
- Electronic returned check charge**- You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Deposits-The following atm locations will accept deposits: Paragould locations, Jonesboro locations, Sikeston locations, Marmaduke and Caruthersville. See Funds Availability Policy for more details and cut off times.

MasterCard Debit Card ATM transactions - types of transactions - You may access your account(s) by ATM at Pulse, MasterCard and Maestro Networks using your MasterCard Debit Card and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or Savings, But must have checking account to access savings account and it must be added to card record before it can be accessed
- transfer funds from checking and savings to checking and savings
- get balance information about checking or Savings, But must have checking account to access savings account and it must be added to card record

You will have a daily withdrawal limit of up to \$425, or the amount presently in your checking account, whichever is smaller. Some services may not be available at all terminals.

Some of these services may not be available at all terminals.

MasterCard Debit Card point-of-sale transactions - types of transactions - You may access your checking account(s) using your MasterCard Debit Card to do transactions that participating merchants will accept, including:

- Purchase goods in person, by phone, or online
- Pay for services in person, by phone, or online
- Get cash from a participating merchant or financial institution
- You will have a daily point of sale limit of up to \$1200 less any outstanding POS transaction from previous days, or the amount presently in your checking account, whichever is smaller. As POS transactions clear, your daily limit increases by that amount, normally 3-5 days.

Foreign Currency Conversion and Cross-Border Transactions - If you effect a transaction with your Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a corresponding fee as disclosed separately. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Online Banking - types of transfers - You may access your accounts at www.focusbank.com and using your Access ID and password. Must confirm pre-selected picture name and have registered IP address to:

- transfer funds from checking and savings to checking and savings
- make payments from checking and savings to line of credit, loans
- (Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately. Loan payments are taken as a standard payment which first satisfies any interest owed and then applies the rest to principal.)
- get balance information about checking, savings, certificate of deposit, line of credit or All Loans Except Leases
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking, savings, certificate of deposit, line of credit or All Loans Except Leases

Bill Pay - types of transfers-

You may access this service by computer at www.focusbank.com and using your Access ID and password. They must have registered IP address for access or 3 "Multifactor Questions", known as MFA, will be prompted to verify identification.

You may access this service to:

- make payments from your checking account(s) to Anyone

(Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure, as disclosed separately. The Financial Institution reserves the right to refuse the designation of a Payee for any reason. Each Payee accepted by the Financial Institution will be assigned a payee code. You may pay almost any payee you wish. There are several restrictions: 1) The merchant must be located in the United States; 2) Payments may not be remitted to tax authorities or government and collection agencies; 3) Payments may not be remitted to security companies such as Ameritrade for stock purchases or trade taxing authorities and 4) Court directed payments are unauthorized (Alimony, child support, or other legal debts).

No Bill Pay payments allowed from Savings, Certificates, Money Markets, or Loans.)

- You may transfer funds to an account you have with another bank.

Through bill pay, you can also transfer money using Pop-Money. Using Pop-Money you can:

- Send money to a person
- Request money from someone
- Get Money that has been sent to you

Mobile Banking - types of transfers - You may access your accounts remotely with your cell phone or other mobile access device using the focus bank app by using your user identification name and password. You may use this service to:

- transfer funds from Checking or Savings to Checking or Savings
- transfer funds from Checking or Savings to line of credit, loans
- make payments from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to line of credit, loans
(Payments made by paper check to specified payees (as disclosed separately) will NOT be subject to these Electronic Fund Transfers Rules.)
- get balance information about checking, savings, line of credit or certificate of deposit
- get withdrawal history about checking, savings, line of credit or certificate of deposit
- get deposit history about checking, savings or certificate of deposit
- get transaction history about checking, savings, line of credit or certificate of deposit

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Mobile Deposit Capture- See Funds Availability Policy for more details and cut off times.

Limits and fees - Please refer to our Limits and Fees disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Savings, money markets account(s):

During any monthly statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized, automatic or computer transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) 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.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- The person or company making the deposit will tell you every time they send us the money.
- You can call us at (800) 464-3150 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your checking account(s).

You will get a quarterly account statement from us for your savings account(s), if the only possible electronic transfers to or from the account are preauthorized credits.

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) If you give us written permission.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). We will be liable for all unauthorized transfers unless the unauthorized transfer was due to the loss or theft of your card and/or code. If due to the loss or theft of your card and/or code, and you notify us within sixty (60) days of when the unauthorized transfer appears on the statement you can lose no more than \$50 if someone used your card and/or code without permission.

If you do NOT notify us within sixty (60) days after the unauthorized transfer appears on your statement, and we prove that we could have stopped someone from using your card and/or code without your permission if you had told us within two (2) days of when you discover the loss or theft of your card and/or code, you could lose as much as \$500 for unauthorized transfers that appear on the statement.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limits on Liability for MASTERCARD(R) debit card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MASTERCARD debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the

lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by MASTERCARD.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within ten (10) business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. Your account is considered a new account for the first thirty (30) days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

Focus Bank
Bookkeeping Department
101 S Main
PO Box 99
Charleston, MO 63834
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday
Holidays are not included.
PHONE: (800) 464-3150

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Focus Bank

(800) 464-3150

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 2:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 2:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit via Mobile Deposit Capture before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit via Mobile Deposit Capture after 4:00p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Safeguard exceptions - Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS
from
Focus Bank

(800) 464-3150

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Travel card fee	\$7.95
Reloadable card fee	\$7.95
Youth card fee	\$7.95
Gift card fee	\$4.95
Debit Card Replacement Fee	\$10.00
Debit Card Photo Fee	\$10.00
Check Printing Fee	Depends on Style Ordered
Cashiers Check Fee	\$5.00
Money Order Fee	\$2.00
NSF Paid Handling Fee	\$32.00
Item: Checks, In Person Withdrawal, ATM Withdrawal or Other Electronic Means	
NSF Returned Handling Fee	\$32.00
Item: Checks, In Person Withdrawal, ATM Withdrawal or Other Electronic Means	
Daily Overdraft Fee (Every Third Day)	\$5.00
After being overdrawn for 3 consecutive business days	
Deposited Checks Returned Unpaid	\$5.00
Account Activity Printout Fee	\$3.00
Special Statement Cutoff Fee	\$3.00
Account Research Fee (Per Hour)	\$15.00
Account Balancing Assistance Fee (Per Occurrence)	\$15.00
Stop Payment Fee (Per Item)	\$10.00
Wire Transfer Fee - Outgoing	\$20.00
Wire Transfer Fee - Incoming	\$15.00
Wire Transfer Fee - International	\$60.00
Dormant Account Fee - Checking (Per Month)	\$6.00
*An account is dormant if for one year there have been no deposits or withdrawals to the account.	
Dormant Account Fee - Savings (Per Month)	\$6.00
*An account is dormant if for one year there have been no deposits or withdrawals to the account.	
Photocopy Fee (Per Page)	\$0.25
Savings Cash Withdrawal (More Than 2 Per Month)	\$1.00
12 Month Image Statement On DVD (Per Account)	\$25.00
Collection Fee (Deposit Accounts Overdrawn More Than 35 Days Without Returning to Positive Balance)	\$15.00
External Transfer - Outgoing	\$1.00
Bill Pay Service Fee (per month)	\$4.75
Bill Pay Service Fee (Business)	\$6.75
Excess Bill-Pay Transactions (20 per month)	\$0.40 (each)
Overnight Check (per item)	\$15.95
Same-Day Bill Payment (per item)	\$10.95
E-Greetings	\$0.25 per greeting
Pop-Money	\$1.00 to \$2.50 based on amount sent