

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Focus Bank**

101 S MAIN,  
CHARLESTON, MO. 63834  
(800) 454-3150

**REALLY FREE CHECKING**

**Minimum balance to open** - The minimum balance required to open this account is \$25.00.

**Deposit/Withdrawal Limitations** - You may make an unlimited number of deposits to and withdrawals from your account.

**ATM Fees**- All nationwide ATM fees will be refunded up to a maximum of \$10.00 per statement cycle.

**Deposit Reclassification Disclosure** - This account consists of a checking sub-account and a savings sub-account. We may periodically transfer funds between these two sub-accounts. On a sixth transfer during any calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. The checking sub-account and savings sub-account will be non-interest bearing. The savings sub-account will be governed by the rules governing our other savings accounts. This sub-account process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.