

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Focus Bank

PO BOX 99

CHARLESTON MO 63834

(800) -464-3150

MAX1 FREE CHECKING

Rate Information - At our discretion, we may change the interest rate for this account. The interest rate on this account is .10 % with an annual percentage yield of .10 %.

The interest rate(s) and annual percentage yield(s) are accurate as of 11/09/2018 . If you would like more current rate and yield information, please call us at (800) 464-3150. 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 no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit/Withdrawal limitations - You may make an unlimited number of deposits to or withdrawals from your account.

Additional Terms- the following additional terms apply to this account:

MAX1 Free Monthly Activity Requirements will be considered from items posted and settled to your account on the first day of the current Qualification Cycle through the last day of the current Qualification Cycle. When the below Requirements are met, an interest rate of 3.94% % with a corresponding annual percentage yield (APY) of 4.01% % will be paid for that portion of your balance up to \$15,000. When the below Requirements are met, an interest rate of .40% % with a corresponding annual percentage yield (APY) of .40% % will be paid for that portion of that balance that is over \$15,000. The annual percentage yield (APY) for this tier will range from 4.01% % to .40 % depending on the balance of this account.

In addition, those meeting the Max1 Free Monthly Activity Requirements below will have their nationwide ATM fees refunded up to a maximum of \$10.00 per Qualification Cycle. ATM fees will be refunded within the current Qualification Cycle.

ATM-processed transactions and Intra-bank transfers do not count towards qualifying debit card transactions.

Qualification Cycle means a period beginning on the first day of the current statement cycle through the last day of the current statement cycle.

MAX1 Free Monthly Activity Requirements:

- Have a minimum of 20 debit card point of sale (POS) transactions post and settle per the Qualification Cycle
- Have the sum dollar amount of the 20 debit card POS transaction equal \$50.00 or more
- Have a minimum of one (1) ACH debit or credit post and settle per Qualification Cycle
- Enroll in and agree to receive eStatements
- Log into your online banking once per Qualification Cycle

When MAX1 Free Checking account is linked to MAX1 Savers account- Interest will not remain on deposit with MAX1 Free Checking, and payout of interest to the linked MAX1 Savers account is mandatory.

The Annual Percentage Yield (APY) disclosed on the MAX1 Free Checking account assumes that interest earned in the MAX1 Free Checking account compounds. However, by choosing to have Max1 Savers linked to the MAX1 Free Checking account, you understand that the interest earned in your MAX1 Free Checking account is automatically transferred into your MAX1Savers account at the beginning of the next statement cycle and therefore does not remain in your MAX1 Free Checking account and does not compound. Additionally, you understand that the interest amount earned in the MAX1 Savers account may be less than the interest amount earned in the MAX1 Free Checking account.