

respective items or services and met the bid or proposal specifications issued by the County; and,

WHEREAS, the Jefferson County, Missouri, Council finds it is in the best interest of the County to award the bids and proposals to Midwest Regional Bank for a term from 05-11-15 to 05-10-19 upon approval by the County Council and County Executive.

BE IT ENACTED BY THE JEFFERSON COUNTY, MISSOURI,
COUNCIL, AS FOLLOWS:

Section 1. The County awards the following bids and proposals which are incorporated by this reference as if fully set out herein, to the lowest and best vendor bidding for each respective item or service as follows:

BID NAME

Jefferson County Bank Depository Agreement

TERM

05-11-15 to 05-10-19

Upon approval by the County Council and County Executive

AWARDED BIDDER

Midwest Regional Bank

Section 2. The Jefferson County, Missouri, Council hereby authorizes the County Executive to execute the agreement incorporated by Reference as Exhibit “A” and any agreements or contracts necessary to effectuate the award of the bids and proposals set forth in this Ordinance. The County Executive is further authorized to take

1 any and all actions necessary to carry out the intent of this Ordinance. An unexecuted
2 copy of the Agreement is attached hereto as Exhibit "A" and incorporated herein, by
3 reference.

4 Section 3. Copies of all Invitations for Bid, Requests for Proposals, responses
5 thereto, and any contracts or agreements shall be maintained by the Department of the
6 County Clerk consistent with the rules and procedures for the maintenance and retention
7 of records as promulgated by the Secretary of State.

8 Section 4. This Ordinance shall be in full force and effect from and after its
9 date of approval. If any part of this Ordinance is invalid for any reason, such invalidity
10 shall not affect the remainder of this Ordinance.

**THIS BILL BEING DULY INTRODUCED, THE MEMBERS OF THE
JEFFERSON COUNTY, MISSOURI, COUNCIL VOTED AS FOLLOWS:**

Council Member District 1, Don Bickowski	<u>Yes</u>
Council Member District 2, Renee Reuter	<u>Absent</u>
Council Member District 3, Robert Boyer	<u>Yes</u>
Council Member District 4, George Engelbach	<u>Yes</u>
Council Member District 5, Oscar J. "Jim" Kasten	<u>Yes</u>
Council Member District 6, Cliff Lane	<u>Yes</u>
Council Member District 7, James Terry	<u>Yes</u>

THE ABOVE BILL ON THIS 14th DAY OF May, 2015:

✓ PASSED FAILED



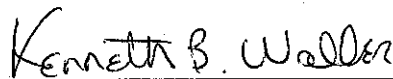
Renee Reuter, County Council Chair *VICE CHAIR*



Pat Schlette, Council Administrative Assistant

THIS BILL WAS ✓ APPROVED BY THE JEFFERSON COUNTY
EXECUTIVE AND ENACTED AS AN ORDINANCE OF JEFFERSON COUNTY,
MISSOURI, THIS 14th DAY OF MAY, 2015.

THIS BILL WAS VETOED AND RETURNED TO THE
JEFFERSON COUNTY, MISSOURI, COUNCIL WITH WRITTEN
OBJECTIONS BY THE JEFFERSON COUNTY EXECUTIVE, THIS DAY
OF , 2015.

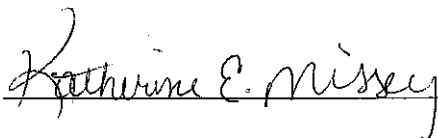


Kenneth B. Waller, Jefferson County, Missouri, Executive

ATTEST:



Wes Wagner, County Clerk

BY: 

Reading Date: 05-11-2015



County of Jefferson

EXHIBIT

A

State of Missouri

JEFFERSON COUNTY
ADMINISTRATION CENTER
PO BOX 100
HILLSBORO, MO 63050

Phone: (636) 797-5406
Fax: (636) 797-5079

BETH MAHN

DEPARTMENT OF THE COUNTY COLLECTOR

March 1, 2015

To Whom It May Concern:

In March 2015 Jefferson County will publish a notice requesting bids on the Jefferson County Depository Agreement. All bids must be submitted to the Clerk of Jefferson County by 2:00 p.m. on March 31, 2015. The Agreement will be in effect from May of 2015 through May of 2019. The County shall have the option to rebid in 2017.

Enclosed is a packet of information that we feel is necessary for you to complete your bidding process, however if further information is required, please don't hesitate to contact either Linda Nees, the Jefferson County Treasurer or Beth Mahn, the Jefferson County Collector.

We will be contacting each entity after the bid opening has taken place. We will reserve a time to meet with your representatives to go over your bid and clarify all phases of your proposal.

We will put forth every effort to make sure that every bidder receives a fair and accurate appraisal of your proposals.

Once again, please don't hesitate to contact either of us if you should have any questions concerning the bid process.

Linda Nees
Treasurer
Jefferson County
636-797-5367

Beth Mahn
Collector of Revenue
Jefferson County
636-797-6441

Sub

COUNTY DEPOSITORY AGREEMENT
NOTICE OF BIDS

**GENERAL REVENUE, ROAD AND BRIDGE, LAW ENFORCEMENT AND
COUNTY COLLECTOR'S FUNDS**

Notice is herewith given that the Jefferson County, Missouri, Council, during the May 2015 term thereof, and on March 31, 2015, will receive bids for County Depositories in compliance with the provisions of Section 110.130 et. seg., Chapter 110, R.S. Mo. 2000. The County Council anticipates that it may be necessary to borrow approximately \$750,000.00 per year for the life of the agreement. Sealed bids should indicate what terms, conditions, and rates of interest are proposed for loaning money to the County. The County Council will also select a depository for monies received by the County Collector under the provisions of Section 52.360, Chapter 52 R.S. Mo. 2000. The said depositories will be selected for the term from May 2015 to May 2019, with an option for the County to re-bid in 2017. Therefore, the Council does issue its request for bids herein in accordance with the specifications and bid criteria on file with the County Treasurer and County Collector of Jefferson County, Missouri. Bid packages may be obtained by contacting the office of Contracts and Grants at 636-797-6083, Monday through Friday 8:00 a.m. to 5:00 p.m.. The Council reserves the right to reject any and all bids, 3 complete copies of sealed bids must be filed with the County Clerk of Jefferson County, Missouri at 729 Maple St., Hillsboro, MO 63050 not later than 2:00 p.m., local time, on March 31, 2015.

SNB

**DESCRIPTION AND CONDITIONS CONCERNING
THE DEPOSITORY PLEDGE AND LOAN AGREEMENT
FOR JEFFERSON COUNTY
2015 - 2019**

Jefferson County is requesting proposals from local banks who are interested in becoming the County Depository. The Depository will be chosen for a four year period beginning May 2015. The County shall have the option to re-bid in 2017.

The County's goal is to maximize earnings on its funds while utilizing bank management's systems. The County is interested in proposals for services which would enhance its operation.

All banks are invited to participate in this depository agreement procedure. Preference will be given to participating banks that bid on all sections.

The County Council, the County Treasurer and the County Collector reserve the right to accept or reject any and all proposals regarding the Depository Pledge and Loan Agreement.

LEGAL REQUIREMENTS
Collateral

Bank depository to collateralize and secure all deposits and investments: as required by Missouri Law in Sections 110.020, 110.010 and 30.270 RSMo.; all security so pledged shall be held by a third party institution with preference given to third party holding by the Federal Reserve Bank in St. Louis. Safekeeping receipts for pledged collateral and securities shall be delivered to the designated officer and said collateral and securities shall be released only when authorized by the County through a statement signed by the designated officer or the County Executive. If pledged security is not held by the Federal Reserve Bank the depository agrees to have the third party holder provide the designated officer with a monthly listing of security pledged on or before the tenth day of each month. The monthly listing shall detail the holdings as of the last working day of the immediately preceding month along with the purchase date, the coupon interest rate, the maturity date, the par value of each security, the total par value of all securities, the market value of each security and the total market value of all securities. The County reserves the right to reject or request replacement of any security pledged. A listing of acceptable securities under Missouri law is included in this proposal.

EXHIBIT A

SECURITIES ACCEPTABLE FOR THE SAFEKEEPING OF DEPOSITS ARE:

1. Bonds or other obligations of the United States.
2. Bonds or other obligations of the State of Missouri.
3. Bonds of the Federal Farm Mortgage Corporation.
4. Bonds of the Federal Home Loan Banks.
5. Any bonds or other obligations guaranteed as to payment of principal and interest by the government of the United States of any agency or instrumentality thereof.

SERVICES NEEDED

General: Provision for daily deposits*

Provide full service checking and savings accounts

Proposal for borrowing approximately \$750,000.00 per year for the life of the contract

Stop payment provisions

Pre-encoded, pre-printed deposit slips for all accounts

Daily armored car transportation cost

Please make special note of addressing the following issues:

- (A) We now have the availability to access our account directly by personal computer. Would this be available through your institution?
- (B) Presently our daily deposits are picked up by armored car at approximately 1:30 p.m. When would this deposit be credited to our account?

Treasurer's Funds:

Proposal for approximately 6 to 8 wire transfers monthly.

Provide electronic access to cleared checks sorted in numerical order.

Provide month end transmission of cleared check file.

Now-Account with sweep capabilities.

Possibility of daily listing of cleared checks.

Cost of approximately 10 corporate credit cards. Each on a separate account.

Collector's Funds:

Proposals for ach transfers of monthly tax distributions to approximately 65 different taxing entities. (Currently 48 @ month)

Investments of protested tax payments with the ability to track interest earnings from date of deposit to payout.

Pre-encoded, pre-printed checks for use with personal computer software.

If there are any other figures that we have omitted that you feel would be helpful in preparing your bid, please don't hesitate to call either Beth Mahn, Collector of Revenue at (636) 797-6441 or Linda Nees, County Treasurer at (636) 797-5367.

SNB

2015 BANK BIDS

In order to more efficiently expedite the processing of our bank bids, please furnish the amounts your Financial Institution will charge for the following items:

1) Returned Items	<u>\$15.00</u>	16) Checks	<u>Varies (Credit Given)</u>
2) Redeposit of Returned Items	<u>NO Charge</u>	17) Deposit Tickets	<u>Varies (Credit Given)</u>
3) Incoming Fed Wires	<u>\$15.00</u>	18) Positive Pay Service	<u>\$25.00 to \$50.00</u>
4) Mail Advise	<u>NO Charge</u>	19) Direct Deposits	<u>NO Charge</u>
5) Stop Payments	<u>\$15.00</u>	20) Armoured Car	<u>NO Charge</u>
6) Ledger Credits	<u>0.10%</u>	21) Credit Cards	<u>NO Charge</u>
7) Ledger Debits	<u>0.10%</u>	22) FDIC Insurance	<u>NO Charge</u>
8) Deposited Items	<u>0.10%</u>	23) On Line Wire Transfer	<u>\$15.00</u>
9) Currency & Coin	<u>NO Charge</u>	24) CR ROM	<u>NA</u>
10) Cancelled Checks	<u>NO Charge</u>	25) ACH Maintenance	<u>\$10.00</u>
11) Monthly Maintenance	<u>\$20.00</u>	26) ACH File Transmission	<u>NO Charge</u>
12) Monthly Sweep Fee	<u>\$10.00</u>	27) Loan Rates	<u>See Proposal</u>
13) Account Reconciliation	<u>Varies</u>	28) Repo Rate	<u>1yr + bill</u>
14) Software	<u>NO Charge</u>	29) Cleared Check File @ EOM	<u>NA - online banking</u>
15) On Line Access to Checks	<u>NO Charge</u>	30) Remote Deposit	<u>\$50.00</u>

March 1, 2015

To Whom It May Concern:

In reference to the upcoming bid proposal for selection of the bank depository, we have included the following information.

TOTAL ASSESSED VALUE FOR 2014: \$ 2,984,567,342.00

The Top 10 Taxpayers in Jefferson County and their total tax For 2014:

1.	River Cement Co.	\$ 3,082,530.35
2.	Metal Container	\$ 832,954.34
3.	Wal-Mart	\$ 650,921.64
4.	Doe Run Co.	\$ 438,989.61
5.	Joyce Meyer Ministries	\$ 381,488.05
6.	Saint Gobain Containers	\$ 266,343.30
7.	Inland American	\$ 266,129.37
8.	Ball Foster Glass Container	\$ 234,594.99
9.	Jefferson Memorial Hospital	\$ 232,478.68
10.	Dow Chemical Co.	\$ 209,872.72

**JEFFERSON COUNTY TREASURER'S ACCOUNT
FISCAL 2014 INFORMATION**

MONTH	CHECKS & DEBITS	DEPOSITS & CREDITS	AVERAGE DAILY SWEEP BALANCE
JANUARY	602	257	\$ 39,466,590.91
FEBRUARY	691	267	\$ 43,534,750.00
MARCH	629	312	\$ 38,571,409.09
APRIL	721	323	\$ 36,333,869.57
MAY	742	378	\$ 35,259,181.82
JUNE	856	289	\$ 34,518,954.55
JULY	693	298	\$ 34,851,826.09
AUGUST	1322	315	\$ 32,954,636.36
SEPTEMBER	887	317	\$ 31,702,636.36
OCTOBER	798	309	\$ 31,478,260.87
NOVEMBER	758	272	\$ 29,838,789.47
DECEMBER	829	284	\$ 32,189,217.39
TOTAL	9528	3621	\$ 420,700,122.48

AVERAGE DAILY BALANCE INVESTED IN SWEEP
ACCOUNT:

\$ 35,058,343.54

TREASURER'S CURRENCY & COIN DEPOSITED		
		# of Deposits
January	\$ 92,935.38	20
February	\$ 105,501.41	18
March	\$ 122,173.49	21
April	\$ 89,071.05	22
May	\$ 86,332.80	20
June	\$ 103,941.43	21
July	\$ 97,874.45	22
August	\$ 95,689.90	21
September	\$ 94,693.86	21
October	\$ 99,296.71	22
November	\$ 85,694.50	17
December	\$ 108,138.71	22
	\$ 1,181,343.69	247
Average Monthly Cash Deposit : \$98,445.31		

JEFFERSON COUNTY COLLECTOR'S ACCOUNT

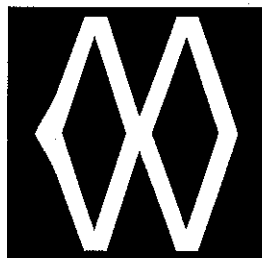
FISCAL 2014 INFORMATION

MONTH	CHECKS & DEBITS	DEPOSITS & CREDITS	AVERAGE DAILY SWEEP BALANCE
JANUARY 2014	472	250	\$ 39,816,419.35
FEBRUARY 2014	248	127	\$ 4,182,071.42
MARCH 2014	153	124	\$ 2,649,645.16
APRIL 2014	146	139	\$ 1,695,166.66
MAY 2014	77	111	\$ 1,258,548.38
JUNE 2014	66	106	\$ 1,058,200.00
JULY 2014	61	95	\$ 1,395,612.90
AUGUST 2014	71	99	\$ 913,774.19
SEPTEMBER 2014	42	89	\$ 1,004,500.00
OCTOBER 2014	33	89	\$ 568,806.45
NOVEMBER 2014	54	108	\$ 1,233,033.33
DECEMBER 2014	323	411	\$ 31,806,000.00
TOTAL	1,746	1,748	

AVERAGE DAILY BALANCE INVESTED IN SWEEP ACCOUNT: \$ 7,298,481.49

COLLECTOR'S CURRENCY AND COIN DEPOSITED

		# OF DEPOSITS
JANUARY	\$ 208,069.26	112
FEBRUARY	\$ 401,664.79	58
MARCH	\$ 294,861.95	55
APRIL	\$ 278,192.48	68
MAY	\$ 215,016.48	53
JUNE	\$ 215,929.77	48
JULY	\$ 220,390.01	46
AUGUST	\$ 345,600.47	46
SEPTEMBER	\$ 133,095.55	42
OCTOBER	\$ 120,977.47	41
NOVEMBER	\$ 172,881.02	52
DECEMBER	\$ 811,853.81	199
TOTAL	\$ 3,418,533.06	820
AVERAGE MONTHLY CASH DEPOSITED		\$284,877.76



MIDWEST
REGIONAL BANK

Nicole Bauer nbauer@mwregionalbank.com (636) 232-2650

Proposal for The County of Jefferson

March 30, 2015



Member FDIC

THE BANK OF TRADITION AND PROGRESS.



MIDWEST
REGIONAL BANK

March 27th, 2015
Department of the County Clerk
729 Maple St.
PO Box 100
Hillsboro, MO 63050

Dear Mr. Wagner,

We appreciate the opportunity to submit a response to the RFP. We have addressed all of the requirements throughout our response.

If you have any additional questions or concerns not addressed in the RFP we would like an opportunity to discuss these items further in order to provide a solution.

After reviewing your current business needs, we believe that you will benefit financially from our services.

Thank you and we look forward to doing business with the County of Jefferson.

Thank you,

Nicole Bauer
Cash Management Specialist
Direct: 636-232-2650
Cell: 636-465-4940
Fax: 636-232-2651

Midwest Regional Bank
363 Festus Centre Dr.
Festus, MO 63028
nbauer@mwregionalbank.com



MIDWEST
REGIONAL BANK

Midwest Regional Banks Bid to the County Of Jefferson

I. General Information

- A. Depository Bid Sheet is provided
- B. Rate of Return Comparison is enclosed with T-Bill history
- C. Schedule of bank locations
- D. Customer references list
- E. Please see attached Deposit Account Agreement and Disclosure.
- F. The bank does not use securities for collateral. Collateral for Deposits will be a Federal Home Loan Bank Letter of Credit. Please see Sample Letter provided.

II. General Services Needed

- A. Please see attached sample of Federal Home Loan Bank Letter of Credit.
- B. All Ledger Credits made by remote deposit machine or in person are available **same day**. Armored car deposits will be credited the next day.
- C. Analysis and Now deposit accounts will be provided and the increased rate we provided. Savings and Money Market accounts will be provided as well.
- D. We will provide a \$750,000 revolving line of credit loan commitment for a term of 364-days. The payments will be interest monthly and the pricing will be floating at 75% of Wall Street Journal Prime (3.25%).
- E. We will provide deposit slips for all accounts up to \$350.00 per year for the term of the contract
- F. We will provide an initial \$1000.00 towards the purchase of checks
- G. Garda will be provided on the same schedule that your offices have currently
- H. Online banking is provided on the use of any computer
- I. Armored car pickups will be credited the next business day before 10:00 AM

IV. Banking Services:

- A. We will work with the County to provide the reports that are needed.
- B. Statements will process on the 30th business day of each month and will include a list of checks clearing in check number order. There will be access to cancelled checks in online banking. Deposits will show on the day of deposit unless it is a weekend deposit. This will show on Monday's business day. You can export files from positive pay into financial software as well as exporting from online banking statements.
- C. Monthly analysis statements are provided and will include the average ledger balance and collected balances. Please see the sample analysis statement provided.
- D. Earnings Interest Credit is currently **0.26%** (based on the 1 year T-Bill) on Average Balance. We have provided a history of the T-Bill rates
- E. We will extend a **monthly credit up to \$600.00** for the two repo accounts to offset service charges
- F. Online banking services include: internal transfers, wire transfers, stop payments, balance lookups, deposit lookup, ACH options and account reconciliation.
- G. We accept coin deposits at our full service branches.
- H. We provide night drop at our locations.
- I. Positive Pay is available for any type of business checking account.
- J. Collateral for Depository Accounts are Federal Home Loan Bank Letters of Credit which are outstanding for the initial 3 year period and could be extended for the renewal term.

V. Other Services:

- Armored Car Transportation (bank is waiving all cost) **same route** continues that you currently have
- Wire Transfers: \$15.00 incoming and outgoing domestic wires
- Stop Payment: \$20.00 per stop payment
- Business Bill Pay: No charge
- Interest bearing demand deposit sweep
- Returned Items: \$15.00
- Credit Card Merchant
- Money Market Deposit Account
- Certificate of Deposit Account

Midwest Regional Bank wants to thanks you for taking the time to consider our response to the RFP. Please feel free to call Nicole Bauer at 636-232-2650 for additional questions or concerns.



MIDWEST REGIONAL BANK

Midwest Regional Bank is pleased to present to The County of Jefferson the following proposal for your consideration. We are a local community bank chartered in Jefferson County, dedicated to providing the hands on service you need to make your life easy and your business to run smoothly. Although moderate in size, we have a very experienced team that will take the time to get to know your business and provide you with solutions to help your business achieve the growth you desire.

Proposed Account and Product Information

After reviewing your current bank statements from UMB Bank, we are making the following recommendations based on the information available:

- Utilize the commercial analyzed accounts. After reviewing the statement provided from UMB we believe we can provide a higher rate of return
- Utilize Midwest Regional Bank Free Online Banking and Bill Pay
- Take advantage of our Remote Deposit Services
- Consider using our ACH service to electronically send the funds in place of wiring money or writing checks. This will save on wire fees as well as cost associated with mailing checks as payment.
- Implement check and ACH positive pay on all accounts as needed. This is a fraud notification tool that is not only easy to use but offers peace of mind against unauthorized transactions coming out of your accounts.
- Set up a sweep account to invest excess funds over required collected balance to maximize the District's rate of return
- We will provide a \$750,000 unsecured revolving line of credit loan commitment for a term of 364-days. The payments will be interest monthly and the pricing will be floating at 75% of Wall Street Journal Prime (3.25%).

We have submitted a monthly comparison based on the activity fees with UMB and our rate of return. However our analysis fees our lower than UMB's accounts which in turn will decrease your out of pocket expense. A one month comparison to show the cost difference is provided.

- Armored Car Transportation (no additional cost)
- Wire Transfers: \$15.00 incoming and outgoing domestic wires
- Stop Payment: \$20.00 per stop payment
- Business Bill Pay: No charge
- Returned Items: \$15.00
- Credit Card Merchant
- Money Market Deposit Account
- Certificate of Deposit Account

We believe that by knowing your Midwest Regional Bank banker and their support team, you know the bank. The individuals dedicated to providing you exceptional service and their roles are:

Bob Francis Vice President Commercial Loan Officer Phone: 636-232-2608 Cell: 314-808-0669 Fax: 636-232-2609 Email: bfrancis@mwregionalbank.com	Mr. Francis banking expertise is in the area of commercial and deposit products and services. Mr. Francis will be your primary point of contact for all of your financing and deposit needs, and any other banking questions you may have.
Nicole Bauer Cash Management Specialist Phone: 636.232.2650 Fax: 636.232.2651 Cell: 636.465.4940 Email: nbauer@mwregionalbank.com	The Cash Management Specialist is responsible for the overall Cash Management relationship for your business, which includes introducing new technologies and services that can enhance your security and efficiency of your banking.

Technology and Training:

The bank utilizes the services of United Financial Services (UFS). UFS provides products and services to the banking industry in a manner that allows its customers to remain competitive. This is accomplished by providing access to company resources in a manner that delivers information to end users in a consistently available manner, while maintaining confidentiality, and integrity. The company is headquartered in Grafton, Wisconsin.

UFS utilizes modern computing technologies, including industry standard server hosting solutions. The Company processes Fiserv Premier core applications utilizing enterprise-level hardware and software, with datacenter strategies for redundancy, security and availability. Their datacenter approach to technology ensures that all necessary resources are available 24 hours a day every day of the year, with redundancies in place to maintain that connection during critical times. Fiserv, Inc. is an American worldwide provider of financial services technology. The company serves more than 16,000 clients worldwide, including banks, thrifts, and credit unions

Our Cash Management Specialist will provide face to face visits, hands on training, updated technology and solutions for all customers. We provide a personal level of service and our employees are dedicated to providing solutions to meet our customer's needs.

Another added value is that we have local management that includes local decision making. All this takes place at the Headquarters located and chartered in Festus, Missouri.

Upcoming

We are working to establish additional full service branch locations in:

Kirkwood
Chesterfield
Clayton
Creve Coeur

Community Involvement

As a locally owned bank in the metropolitan area, we care about the community in which we live and serve. Our "We Care about Kids Program" provides financial support to our local schools. Since inception, our We Care about Kids program has provided nearly \$100,000 to local teachers, support staff, coaches and administrators. Our employees have been active participants in the ABA's Teach Children to Save program, volunteering their time and teaching students about the fundamentals of saving. Additionally, Midwest Regional Bank sponsors a program for 2nd graders called "Saving with Mandy and Randy", another educational effort to give kids a foundation in financial literacy. Many of our bankers also volunteer as educators for Junior Achievement, engaging students in the 5-week programs that teach the basics of Finance and Economics.

As well please see the employees below that are currently involved in the District.

Peter Birkes
Financial officer for Jefferson County Public Sewer District
Is a chair of Board of Zoning Adjustment

Bob Francis
Is a chair the Workforce Investment Board for Jefferson and Franklin Counties
Is a member of the Jefferson College Foundation Board
Is a chair the Friends of Scouting Campaign for the River Trails District

Summary

We welcome the opportunity to further present our full range of capabilities and introduce additional members of our Midwest Regional Bank team that are available to assist you anytime. We are confident you will find that our relationship banking approach and our ability to integrate solutions differentiates Midwest Regional Bank from traditional financial service providers.



Jefferson County
Collectors Office

June Statement

<u>Fee Type</u>	<u>Quantity</u>	<u>Per Item Charge</u>	<u>Midwest Regional</u>	<u>UMB</u>
Commercial Account Maintenance Fee	6	\$ 20.00	\$ 120.00	\$ 72.00
Checks/Debits/Credits	1480	\$ 0.10	\$ 148.00	\$ 117.52
ACH item debits and credit	237	\$ 0.15	\$ 35.55	\$ 51.68
Remote Deposit Capture	1	\$ 50.00	\$ 50.00	\$ -
Deposit Tickets		\$ 0.30		
Return Deposit Item	3	\$ 15.00	\$ 45.00	\$ 45.00
Return Item-Reclear	4	\$ -	\$ -	\$ 68.00
ACH Online Module	1	\$ 10.00	\$ 10.00	\$ 25.00
Paper Statement (Electronic are Free)	6	\$ 5.00	\$ 30.00	
Sweep	1	\$ 10.00	\$ 10.00	\$ 50.00
Positive Pay	1	\$ 55.00	\$ 55.00	
Account Balance Fee (FDIC Insurance)	6	\$ -	\$ -	\$ 209.67
		\$ -	\$ -	

TOTAL CHARGES:

Interest Rate: 0.260%

Days in the Month: 31

Average Balance Required: .

Plus Reserve Requirement (10.00%):

638.87

\$ 503.55

\$ 1,058,200.00

\$ 1,175,777.78

Customer Average Balance	\$ 1,058,200.00
Earnings Credit Rate	0.260%
Net Earnings Credit	\$ 210.31
less Total Charges	\$ (503.55)
Service Chg. (pad) excess	\$ (293.24)

Plus Credit up to \$600.00

**BALANCE OWED
AFTER CREDIT IS
ZERO**

NOTE: These are established charges based on the information provided known to the bank at this time
Stop Payments and token fees are not included in Analysis Charges.



Jefferson County
Collectors Office

December
Statement

Fee Type	Quantity	Per Item Charge	Midwest Regional	UMB
Commercial Account Maintenance Fee	6	\$ 20.00	\$ 120.00	\$ 72.00
Checks/Debits/Credits	54392	\$ 0.10	\$ 5,439.20	\$ 3,853.01
ACH item debits and credit	362	\$ 0.15	\$ 54.30	\$ 75.80
Remote Deposit Capture	1	\$ 50.00	\$ 50.00	\$ -
Return Deposit Item	3	\$ 15.00	\$ 45.00	\$ 51.00
Return Item-Reclear	4	\$ -	\$ -	\$ 116.00
ACH Online Module	1	\$ 10.00	\$ 10.00	\$ 25.00
Paper Statement (Electronic are Free)	6	\$ 5.00	\$ 30.00	\$ 50.00
Sweep	1	\$ 10.00	\$ 10.00	\$ 50.00
Positive Pay	1	\$ 55.00	\$ 55.00	\$ 505.10
Account Balance Fee (FDIC Insurance)	6	\$ -	\$ -	\$ -

TOTAL CHARGES:

Interest Rate: 0.260%

Days in the Month: 31

Average Balance Required:

Plus Reserve Requirement (10.00%):

\$ 5,813.50

4,747.91

Customer Average Balance	\$ 31,806,000.00
Earnings Credit Rate	0.260%
Net Earnings Credit	\$ 6,321.12
less Total Charges	(5,813.50)
Service Chg. (pd) excess	\$ 507.62

INTEREST CREDIT OF

\$507.62

NOTE: These are established charges based on the information provided known to the bank at this time
Stop Payments and token fees are not included in Analysis Charges.



TREASURY OFFICE ACCOUNTS

Rate of Return Comparison for 2014

Annual Service Charges	\$	12,168.60	
		divided by 12	
TOTAL CHARGES:	\$	1,014.10	
Interest Rate:	0.260%		
Days in the Month:	31		
Average Balance Required:	\$	35,058,343.54	
Reserve Requirement (10.00%):	\$	38,953,715.04	
Customer Average Balance	\$	35,058,343.54	
Earnings Credit Rate		0.260%	
Net Earnings Credit	\$	6,967.49	
less Total Charges	\$	12,168.60	
Service Chg (pd) excess	\$	(5,201.11)	\$
Additional \$600.00 credit per month equals \$7,200.00			

INTEREST EARNED \$1,998.89

SERVICE CHARGES PAID \$0.00


- This rate of return is based on the 2014 fee summary and average balance received for the Treasury's office. This is subject to change as balances fluctuate and services increase. Service charges were based on the 2014 activity provided with Midwest Regional Banks fees.


U.S. DEPARTMENT OF THE TREASURY

Resource Center

Daily Treasury Yield Curve Rates

Get updates to this content.


 These data are also available in XML format by clicking on the XML icon.

 The schema for the XML is available in XSD format by clicking on the XSD icon.


If you are having trouble viewing the above XML in your browser, click here.

To access interest rate data in the legacy XML format and the corresponding XSD schema, click here.

Select type of Interest Rate Data



Select Time Period



our offered rate

Date	1 Mo	3 Mo	6 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
03/02/15	0.02	0.02	0.08	0.22	0.66	1.06	1.57	1.89	2.08	2.46	2.68
03/03/15	0.01	0.02	0.08	0.26	0.68	1.09	1.61	1.94	2.12	2.49	2.71
03/04/15	0.01	0.01	0.08	0.26	0.66	1.07	1.60	1.93	2.12	2.49	2.72
03/05/15	0.02	0.02	0.08	0.25	0.65	1.05	1.57	1.90	2.11	2.49	2.71
03/06/15	0.02	0.01	0.08	0.27	0.73	1.16	1.70	2.04	2.24	2.63	2.83
03/09/15	0.01	0.02	0.10	0.27	0.70	1.13	1.66	1.99	2.20	2.58	2.80
03/10/15	0.03	0.02	0.10	0.25	0.70	1.10	1.62	1.94	2.14	2.51	2.73
03/11/15	0.03	0.03	0.10	0.25	0.70	1.09	1.60	1.92	2.11	2.47	2.69
03/12/15	0.03	0.03	0.10	0.24	0.67	1.06	1.59	1.91	2.10	2.47	2.69
03/13/15	0.03	0.03	0.11	0.24	0.68	1.07	1.60	1.93	2.13	2.48	2.70
03/16/15	0.02	0.05	0.15	0.26	0.66	1.06	1.57	1.90	2.10	2.45	2.67
03/17/15	0.05	0.05	0.15	0.27	0.70	1.07	1.56	1.87	2.06	2.40	2.61
03/18/15	0.02	0.03	0.12	0.23	0.57	0.92	1.41	1.73	1.93	2.31	2.51
03/19/15	0.02	0.03	0.12	0.26	0.63	0.99	1.48	1.79	1.98	2.33	2.54
03/20/15	0.00	0.01	0.11	0.24	0.60	0.95	1.42	1.73	1.93	2.29	2.50
03/23/15	0.02	0.03	0.11	0.24	0.60	0.93	1.41	1.71	1.92	2.29	2.51
03/24/15	0.03	0.02	0.11	0.24	0.58	0.91	1.37	1.68	1.88	2.24	2.46
03/25/15	0.02	0.04	0.11	0.25	0.59	0.94	1.41	1.73	1.93	2.28	2.50
03/26/15	0.02	0.03	0.13	0.28	0.61	0.98	1.47	1.81	2.01	2.37	2.60
03/27/15	0.02	0.04	0.12	0.27	0.58	0.92	1.42	1.74	1.95	2.29	2.53

* 30-year Treasury constant maturity series was discontinued on February 18, 2002 and reintroduced on February 9, 2006. From February 18, 2002 to February 8, 2006, Treasury published alternatives to a 30-year rate. See Long-Term Average Rate for more information.

Treasury discontinued the 20-year constant maturity series at the end of calendar year 1986 and reinstated that series on October 1, 1993. As a result, there are no 20-year rates available for the time period January 1, 1987 through September 30, 1993.

Treasury Yield Curve Rates. These rates are commonly referred to as "Constant Maturity Treasury" rates, or CMTs. Yields are interpolated by the Treasury from the daily yield curve. This curve, which relates the yield on a security to its time to maturity is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market. These market yields are calculated from composites of quotations obtained by the Federal Reserve Bank of New York. The yield values are read from the yield curve at fixed maturities, currently 1, 3 and 6 months and 1, 2, 3, 5, 7, 10, 20, and 30 years. This method provides a yield for a 10 year maturity, for example, even if no outstanding security has exactly 10 years remaining to maturity.

Treasury Yield Curve Methodology. The Treasury yield curve is estimated daily using a cubic spline model. Inputs to the model are primarily bid-side yields for on-the-run Treasury securities. See our Treasury Yield Curve Methodology page for details.

Negative Yields and Nominal Constant Maturity Treasury Series Rates (CMTs). Current financial market conditions, in conjunction with extraordinary low levels of interest rates, have resulted in negative yields for some Treasury securities trading in the secondary market. Negative yields for Treasury securities most often reflect highly technical factors in Treasury markets related to the cash and repurchase agreement markets, and are at times unrelated to the time value of money.

As such, Treasury will restrict the use of negative input yields for securities used in deriving interest rates for the Treasury nominal Constant Maturity Treasury series (CMTs). Any CMT input points with negative yields will be reset to zero percent prior to use as inputs in the CMT derivation. This decision is consistent with Treasury not accepting negative yields in Treasury nominal security auctions.

In addition, given that CMTs are used in many statutory and regulatory determined loan and credit programs as well as for setting interest rates on non-marketable government securities, establishing a floor of zero more accurately reflects borrowing costs related to various programs.

For more information regarding these statistics contact the Office of Debt Management by email at debt.management@do.treas.gov.

For other Public Debt information contact (202) 504-3550



MIDWEST
REGIONAL BANK

Schedule of Bank Locations

Current Location

Headquarters
363 Festus Centre Dr.
Festus, MO 63028

Full Service Branch
1913 Richardson Rd
Arnold, MO 63010

Full Service Branch
211 E. Grover St.
Otterville, MO 65348

Upcoming Locations

Kirkwood
Chesterfield
Clayton
Creve Coeur

*Armored Car can be provided



MIDWEST
REGIONAL BANK

References

City of Boonville

660-882-6608

Irl Tessendorf

Alicia Escobar

Currency Exchange, LLC

314-621-8882

Mike Hayes

Jennifer Leving

Woody Bogler Trucking Company

573-764-3700 Ext. 125

Tina Brandon

Progressive Balloons, Inc.

636-240-0444 Ext. 255

Patricia Henry

Jefferson College

636-797-3000

Richard Hardin

DEPOSIT ACCOUNT AGREEMENT DISCLOSURE

MIDWEST REGIONAL BANK

Festus

363 Festus Centre Dr

Festus, MO 63028

March 23, 2015

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

INTRODUCTION. In this Deposit Account Agreement and Disclosure, each and all of the depositors are referred to as "you" and "your." The Financial Institution is referred to as "we," "our," and "us." This Deposit Account Agreement contains the terms and conditions governing certain of your deposit accounts with us. As used in this document, the term "Agreement" means this document, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if applicable. Each of you signing the signature card for a deposit account acknowledges receipt of this Agreement, and agrees to the terms set forth in the Agreement, as amended from time to time. You agree that we may waive, in our sole discretion, any fee, charge, term, or condition set forth in this Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this Agreement.

DEPOSIT ACCOUNTS. From time to time, we may offer or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. If you open multiple Accounts, you may receive Schedule information for each Account, but this Agreement will cover all your Accounts with us. Each of you will be jointly and severally liable to us for debit balances in the Account, including without limitation overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

INTEREST. If your Account earns interest, the following information applies: **(A) Payment of Interest.** We will pay interest at the annual rate specified on the Schedule, which does not reflect compounding ("Interest Rate"). The Schedule also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, and any minimum balance requirements. **(B) Minimum Balance Requirements.** The Schedule may specify a minimum balance that you are required to maintain in your Account. If the minimum balance is not maintained during a specified period, we, at our option, may not pay interest on your Account and/or may charge a fee for that period. You should review any minimum balance requirements on the Schedule. **(C) Initial Interest Rate.** The initial interest rate is the current annual rate of interest that we will pay on the specified balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). **(D) Interest Compounding and Crediting.** The Schedule will indicate the interest compounding and crediting frequency for your Account (if any). Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited to your Account. **(E) Interest Accrual.** We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been calculated, but not paid to the Account, is called accrued unpaid interest. **(F) Changes.** We have the right to change the rates and fees in accordance with the terms of the Schedule. We also reserve the right to change any other term of this Agreement at our sole discretion.

FEES AND CHARGES. Subject to applicable law, you agree to pay us the fees and charges shown in the Schedules as are applicable to your Account or for other services performed by us. You agree the fees and charges may be changed by us from time to time and authorize us to charge your account for their payment whether or not each charge results in an overdraft of your account. Existing and future charges may be based upon the overall costs of providing account services and may or may not be based upon the direct cost or expense associated with providing the particular service involved. The charges may be based on consideration of profit, competitive position, deterrence of misuse of account privileges by customers, and the safety and soundness of the financial institution. We will notify you of the changes, to the extent required by law.

BALANCE METHODS. As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

DEPOSIT RULES. The following terms apply to deposits made to your Account: **(A) Endorsements.** You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, whether or not they are endorsed by you. You authorize us to supply missing endorsements, and you warrant that all endorsements are genuine. All checks and other items deposited to your Account should be endorsed payable to the order of us for deposit only, followed by your signature and Account number. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment. **(B) Final Payment.** All non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We reserve the right to refuse any item for deposit into your Account. **(C) Direct Deposits.** If we offer direct deposit services for automatic preauthorized deposits to your Account of Social Security payments or automatic transfers from your other accounts with us, you must notify us at least 30 days prior to the next scheduled direct deposit or preauthorized transfer if you wish to cancel the direct deposit or transfer service. If any amount deposited must be returned to the government for any reason, you authorize us to deduct the amount from your Account as provided in the Final Payment paragraph above. **(D) Crediting of Deposits.** The Funds Availability Policy Disclosure provided to you reflects our policies relating to the availability of deposited funds. **(E) Substitute Checks and Electronic Files Pertaining to Original Checks.** If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item.

WITHDRAWAL RULES. The following terms apply to withdrawals from your Account: **(A) Manner of Withdrawal.** You may make withdrawals from your Account in any manner that is permitted by us for the type of Account that you have opened. Withdrawals by mail will be posted to your Account as of the day the transaction is processed by us. We may refuse to accept any check other than standard checks provided by us, or approved by us in advance. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, or in the Schedule, or by applicable law. **(B) Withdrawal Restrictions and Overdrafts.** We do not have to allow you to make a withdrawal from your Account if you don't have sufficient available funds in the Account to cover the full amount of the withdrawal. **If there are available funds to cover some, but not all, of the withdrawals or other debits to your Account on a single business day, we will post the checks for which there are sufficient available funds in any order we may choose at our sole discretion.** We may pay other withdrawals or debit items (such as charges) prior to paying any checks, and we may post those other withdrawals or debit items in any order we may choose at our sole discretion. If there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your account balance more than one (1) time during this period. **(C) Standard Overdraft Policy.** Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. We may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time. **(D) Notice Requirements.** Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal from a savings, negotiable order of withdrawal ("NOW"), or money market account. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right. **(E) Postdated Items.** You agree that when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the date we pay the check, even though the posting date is prior to the date of the check. You further agree that we are not responsible for any loss to you in doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check, along with the name of the payee. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. You agree that we may return a postdated check to the presenter. **(F) Power of Attorney.** The person executing a power of attorney will be referred to as the principal and the person acting for the principal as the agent. We may refuse to comply with a power of attorney for reasonable cause, or until we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. **(G) Signatures.** You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to our customers. In light of this, you agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of items with a face amount below an amount specified by us from time to time. You authorize us to store and use Signature Card information in any reasonable form we deem necessary, including any digitized signature capture process. If you use a facsimile signature or other form of mechanically reproduced signature (such as, but not limited to, desktop publishing, digitized, or computer software generated signature), you agree you shall have the sole responsibility for maintaining security of the facsimile or mechanically reproduced signature and the device by which the facsimile or mechanically reproduced signature is affixed and you shall bear the entire risk for unauthorized use thereof whether or not you are negligent. You agree that no facsimile or mechanically reproduced signature we have been authorized to honor may be considered a forgery or an unauthorized signature, but that such facsimile or mechanically reproduced signature shall be effective as your signature or endorsement whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorney's fees) we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or mechanically reproduced signature or the device by which it is affixed. If you use any form of facsimile or mechanically reproduced signature device, you agree to deliver a sample to us if we request it. **(H) Preauthorized Drafts.** If we are unable to enforce presentment and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. **(I) Check Legends.** We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

STALE CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you.

CHECKING ACCOUNTS. If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

SAVINGS ACCOUNTS. If your account is an interest bearing account and is not a NOW account or time deposit, the following terms may apply. **(A) Transfers and Withdrawals.** If your Account is a savings or money market deposit account, federal law requires that an Account Holder may make no more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction or by check, draft, debit card, or similar order made by you and payable to third parties. A "preauthorized transfer" includes any arrangement by us to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH) or any arrangement by us to pay a third party from your account at a predetermined time or on a fixed schedule.) **(B) Excess Transactions.** In accordance with federal law, if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, your Account may be subject to closure by us and the funds placed in another account that you are eligible to maintain, or we may take away the transfer and draft capabilities of the account. In addition to the above preauthorized transfers, you may make unlimited withdrawals (payments directly to you or transfers of funds from your Account to any of your other deposit accounts or loan accounts with us), either in person at our locations, by mail, messenger, telephone (via check mailed to you), or use of an ATM card (if applicable).

TIME DEPOSITS. If your Account is a time deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the Schedule will apply. **(A) Penalty.** The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the Account. If your Account has not yet

earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. For fixed rate Accounts, we will use the rate in effect for your deposit. (B) **Exceptions.** We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the time deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

STOP PAYMENT ORDERS. Subject to certain limitations, you may order us to stop payment on any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item payable from your Account, whether drawn or authorized by you or any other account holder, as follows:

Stop Payment Against a Check or Other Item. A stop payment request against a check or other item payable from your Account will be effective if we receive the order at such time and in such manner as to afford us a reasonable opportunity to act upon the order. A stop payment order against a check or other item payable from your Account is effective for six (6) months, but it lapses after fourteen (14) calendar days if the original order was oral and was not confirmed in writing within that period. A stop payment order against a check or other item payable from your Account may be renewed for additional six (6) month periods if renewed during a period within which the stop payment order is effective.

Stop Payment Against an ACH/EFT. A stop payment order against an ACH/EFT may be honored if received at least three (3) banking days before the scheduled date of the transfer. If we honor a stop payment request against an ACH/EFT received on or within three (3) banking days of the scheduled transfer, we do so without any liability or responsibility to any party having any interest in the entry. A stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization.

All stop payment order requests will require you to provide the date, the amount, and the number of the item or authorization, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item or authorization. Our acceptance of a stop payment order will not constitute a representation that the item or authorization has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on an official, certified, cashier's, or teller's check issued by us, or request us to stop payment if we have otherwise become accountable for the item or authorization. In addition, you may not stop payment on checks governed by a separate agreement, such as a check guaranty agreement. Further you may not stop payment on an item or authorization after acceptance of the same by us.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

INDIVIDUAL ACCOUNTS. An Individual Account is an account in the name of one depositor only. Only that person may write checks against the Account or withdraw money, regardless of who actually owns the funds.

MULTIPLE-PARTY ACCOUNTS. This section pertains to multiple party accounts:

(A) **Joint Account Ownership.** An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship.

(1) **Joint Tenants With Right of Survivorship.** If your Account is a joint account with right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the other joint Account Holder(s).

(2) **Joint With No Right of Survivorship.** If your Account is a joint account with no right of survivorship (Joint as Tenants in Common), upon the death of one of the joint Account Holders, that person's proportionate ownership interest will pass to the estate of the deceased Account Holder.

Each joint Account Holder, without the consent of any other Account Holder, may, and hereby is authorized by every other joint Account Holder, to make any transaction permitted under the Agreement, including without limitation: to withdraw all or any part of the account funds; to pledge the account funds as collateral to us for any obligation, whether that of one or more Account Holders or of a third party; to endorse and deposit checks and other items payable to any joint Account Holder; to give stop payment orders on any check or item, whether drawn by that Account Holder or not; to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and, to close the account, with the disbursement of account proceeds as instructed by the joint Account Holder. Each joint Account Holder is authorized to act for the other Account Holder(s) and we may accept orders and instructions regarding the account from any joint Account Holder. If we believe there to be a dispute between joint Account Holders or we receive inconsistent instructions from the Account Holders, we may suspend or close the account, require a court order to act, and/or require that all joint Account Holders agree in writing to any transaction concerning the account.

Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the terms of the Agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which joint Account Holder benefited from the withdrawal. If you establish a joint account without the signature of the other joint Account Holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint Account Holder(s) listed on our documents. Further, the Account is subject to the right of setoff as set forth below.

(B) **Totten Trust Account.** A Totten Trust Account is an informal trust account, reflected on our records, but without a written trust agreement, where the Account is owned by the trustee. The beneficiaries have no right to any funds in the Account during the trustee's lifetime. As the owner of the Account, the trustee may withdraw money from the Account and may, by written direction to us, change the beneficiary under the Account. When the trustee dies, the Account is owned by the named beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees will be subject to the rules pertaining to joint account ownership as set forth above. If there is no surviving beneficiary upon the death of the last trustee, state law will determine ownership of the funds in the Account.

(C) **P.O.D. Account.** A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. When the Account Holder dies, the Account is owned by the surviving P.O.D. payee(s). If there is more than one surviving P.O.D. payee, the Account shall be paid in equal shares to the surviving P.O.D. payee(s). If the P.O.D. Account is held by more than one person, it is owned as a multiple-party account with right of survivorship. If there is no surviving P.O.D. payee upon the death of the last owner, the funds will belong to the estate of the last Account Holder.

Registration in Beneficiary Form. A P.O.D. Account registered in beneficiary form allows the Account Holder to direct the funds in the P.O.D. Account to named beneficiary payee(s) and their Lineal Descendants Per Stirpes ("LDPS"), a class of unnamed persons who will inherit and take equally by representation as substitutes of the named beneficiaries, outside of the Account Holder's will and probate. If you choose to register your P.O.D. Account in beneficiary form, your P.O.D. Account will be governed by the Missouri Nonprobate Transfers Law, Sections 461.003 to 461.081 and your Registration in Beneficiary Form.

(D) **Husband and Wife, Tenants by the Entirety.** NOTE: If we have a husband and wife, tenants by the entirety ownership, a third party, i.e.,

child, cannot be added for ownership. They can only be added as a POD beneficiary or as an authorized signer.

ADDITIONAL ACCOUNT TYPES. This section applies to other deposit account types:

(A) Formal Trust Account. A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement covering the account. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any person opening the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account.

(B) Uniform Transfer to Minors. If you have established the account as a custodian for a minor beneficiary under our state version of the Uniform Transfers to Minors Act or the Uniform Gifts to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the account as collateral for any loan to you. Deposits in the account will be held by us for the exclusive right and benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling or dealing with the Account.

(C) Representative Payee Accounts. Subject to applicable law, a Representative Payee Account is a type of fiduciary account in which a representative payee (appointed by the Social Security Administration) manages Social Security and Supplemental Security funds received on behalf of a beneficiary. Upon our request, the representative payee will provide sufficient documentation from the Social Security Administration indicating his or her appointment as a representative payee for the Account Holder. We may require additional documentation from the representative payee indicating his or her authority to act on behalf of the Account Holder. The representative payee does not have an ownership interest in funds in the Account. The representative payee does not have a right of survivorship in the Account on the death of the Account Holder. We act only as custodian of the funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the representative payee. The representative payee agrees to indemnify, and hold us harmless from and against any and all loss, cost, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by the beneficiary, a government entity or by any other party regarding the authority or actions taken by the representative payee in handling or dealing with the Account.

(D) Agency Account. An Agency Account is an account to which funds may be deposited and withdrawals made by an Agent designated by the owner of the funds. An Agent has full authority with regard to the Account but does not have an ownership interest in the account. An Agency Account is revocable at any time by notifying us in writing. An Agency designation may be combined with one of the other forms of account ownership.

(E) Business Accounts. If the Account is not owned by a natural person (for example, it is owned by a corporation, partnership, limited liability company, sole proprietorship, unincorporated association, etc.), then the Account Holder must provide us with evidence to our satisfaction of the authority of the individuals who sign the signature card to act on behalf of the Account Holder. On any transactions involving the Account, we may act on the instructions of the person(s) authorized in the resolutions, banking agreement, or certificate of authority to act on behalf of the Account Holder. You agree to notify us in writing of any changes in the person(s) authorized or the form of ownership. If we receive conflicting instructions or a dispute arises as to authorization with regard to the handling of the Account, you agree we may place a hold on the Account until such conflict or dispute is resolved to our satisfaction and we will not be liable for dishonored items as a result of such hold.

(F) Fiduciary Accounts. With respect to all fiduciary accounts, including but not limited to estate accounts, guardianship accounts, representative payee accounts, and conservatorship accounts, and any Formal Trust Account, Uniform Transfers to Minors Act Account, or Agency Account, we reserve the right to require such documents and authorizations as we may deem necessary or appropriate to satisfy that the person(s) requesting or directing the withdrawal of funds held in the Account have the authority to withdraw such funds. This applies at the time of account opening and at all times thereafter.

(G) Attorney Client Trust Subject to applicable law, an Attorney Client Trust is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement.

(H) Real Estate Broker Client Trust Accounts Subject to applicable law, a real estate broker may open account(s) to hold client or third party funds in trust, separate from the broker's funds. We act only as custodian of the funds. We are under no obligation to act as a trustee or to inquire as to the powers or duties of the broker or other authorized signer(s) as trustee(s). The broker and any authorized individual on the account in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any client or third party with respect to the authority, actions or inaction taken by the broker or authorized signer(s) in handling or dealing with the Account. Upon our request, the authorized signer(s) for this type of account will provide to us any documents required by applicable law and /or real estate professional rules.

(I) Government/Municipal/Public Funds Accounts. This type of account is owned by a government or public entity. For this type of account, you agree to provide us with authorization document(s) (in a form acceptable to us) stating that we are designated as a depository for the funds of the government or public entity and such documentation shall state the individual(s) authorized to act on behalf of the government or public entity and the extent of their authority. We may rely upon such documentation until we receive written notice of a change and new authorization documents. We are not responsible for any transaction conducted by a previously authorized individual until we actually receive written notice that the authorized individual's authority has been revoked. Unless specifically stated otherwise in the authorization document(s), we can rely on one authorization for all accounts owned by the government or public entity. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account.

ASSIGNABILITY. The account established under this Agreement is not assignable or transferable except with our consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account be closed and a new account opened in the name of the transferee or pledgee.

FINANCIAL INSTITUTION LIABILITY. You agree that if we do not properly complete a transaction according to the Agreement, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. We reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your Account for

items should they become lost in the collection process.

RIGHT OF SETOFF. Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your Accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the Account is a joint or multiple-party account, each joint or multiple-party account holder authorizes us to exercise our right of setoff against any and all Accounts of each Account Holder.

DORMANT ACCOUNTS. If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified by us as dormant. Subject to applicable law, we may charge a dormant account fee on the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT STATEMENTS. You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within Thirty (30) calendar days after the statement and the altered or forged item(s) are made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within Ten (10) calendar days after the statement and first altered or forged items were made available. You must report any other Account problem including encoding errors, and errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within Sixty (60) calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for further information. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within Thirty (30) calendar days. If we truncate your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

WHOLESALE WIRE AND ACH TRANSACTIONS. With respect to wire transfers or other transfers of funds not governed by the Electronic Funds Transfer Act, you agree to enter into and comply with our wire transfer (if applicable) agreement and to comply with our security procedures and this section. We advise you that any receiving financial institution (including us) is entitled to rely on any account or bank number you have provided even though that account or bank number may identify a party different from the person or entity you have described by name in any transfer order.

(A) Provisional Payment. Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.

(B) Notice of Receipt. We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED. If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

NOTICES. The following terms apply to notices relating to your Account. **(A) Notice of Amendments.** You agree that the terms and conditions of the Agreement, including without limitation all rates, fees, and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendment. Notices will be sent to the most recent address shown on our records for your Account. Only one notice will be given in the case of joint account holders. **(B) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. It is your responsibility to notify us of any change in your address or name. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address provided to us.

ACCOUNT TERMINATION. You and we agree that either of us may close your Account and terminate this Agreement at any time with or without cause. We will provide written notice to you in advance if we decide to terminate your Account relationship for any reason other than abuse of the account relationship or to prevent a loss. You agree that advance written notice from us will be reasonable if it is mailed to your statement mailing address immediately upon account closure. You agree that in instances of account abuse or to prevent a loss, notice is reasonably given by us if mailed immediately upon account closure. You may close any of your accounts by notifying us in writing. We will consider your Account closed when your account has a zero balance for 30 (thirty) days. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you otherwise. Further, for security reasons, we may require you to close your Account and to open a new account if: there is a change in authorized signers; there has been a forgery or fraud reported or committed involving your Account; any Account checks are lost or stolen; you have too many transfers from your Account; or, any other provision of our Agreement with you is violated. After the Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree to hold us harmless for refusing to honor any check drawn on a closed account. In the event that we close your Account, we may mail you a Cashier's Check for the applicable remaining Account balance. The termination of this Agreement and closing of an account will not release you from any fees or other obligations incurred prior to the date upon which this Agreement is terminated and an account closed, any fees assessed by us in the process of closing an account, or from your responsibility to maintain sufficient funds in an account to cover any outstanding checks or other debit items.

GOVERNING LAW. This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Missouri in which we are located and where you opened your account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement.

SYSTEMS AND SOFTWARE. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism

and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT VERIFICATION. You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purposes of considering your application for the Account, reviewing or collecting any Account opened for you, or for any other legitimate business purpose. You authorize us to disclose information about your account to a credit reporting agency if your Account was closed because you have abused it.

MISCELLANEOUS PROVISIONS. If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. You agree not to use the Account in any illegal activity. We shall be entitled to act upon any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to be liable to us, to the extent permitted by law, for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately. This obligation includes disputes between you and us involving your Account and situations where we become involved in disputes between you and an authorized signer, a joint owner, or a third party claiming an interest in your Account. It also includes situations where any action taken on your Account by you, an authorized signer, a joint owner, or a third party causes us to seek the advice of an attorney, whether or not we actually become involved in a dispute. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

Member
FDIC

REG CC FUNDS AVAILABILITY DISCLOSURE

MIDWEST REGIONAL BANK

Festus

363 Festus Centre Dr

Festus, MO 63028

March 23, 2015

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT MIDWEST REGIONAL BANK . 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. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. 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 close of business 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 close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * 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.
- * We believe a check you deposit will not be paid.
- * 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.

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

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. 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 deposits of checks drawn on MIDWEST REGIONAL BANK will be available on the same business day as the day of your deposit.

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

Midwest Regional Bank ATM. If you make a deposit at a Midwest Regional ATM (not applicable at Otterville ATM cash dispenser) prior to 3:00 pm, we will consider the deposit to have been made that day.

Member
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REGULATION E ELECTRONIC FUNDS TRANSFER DISCLOSURE

MIDWEST REGIONAL BANK

Festus

363 Festus Centre Dr

Festus, MO 63028

March 23, 2015

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

Online Banking

Types of Transactions: You may access certain account(s) you maintain with us by computer using your assigned user ID and password by accessing the online banking service. You may use the online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Online bill payment.

Fees and Charges for Online Service:

- * There is no charge for banking online with us.

Debit Card

Otterville cash dispense does not accept deposits

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a MasterCard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$510.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- * You may purchase up to a maximum of \$2500.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * We do not charge for ATM transactions at the present time.
- * We do not charge for any POS transactions.

ATM 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).

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

The following limitations may be applicable to your accounts, except as provided by law:

Liability for Unauthorized MasterCard Debit Card Transactions on Cards Issued to Certain Consumers and Small Businesses. The zero liability limit described below only applies to United States-issued MasterCard branded debit cards issued to natural persons, either for consumer purposes or for business purposes if the card is a "small business" debit card described on MasterCard's website. The zero liability limit described below does not apply if you are an entity of any sort (corporation, limited liability company, partnership, etc.) or if the card is issued to you for business or commercial purposes other than "small business" as defined above. The zero liability limit described below does not apply until your identity is registered by or on behalf of the card issuer.

Tell us AT ONCE if you believe your MasterCard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your MasterCard debit card. Your liability for unauthorized use of your debit card with the MasterCard logo will not exceed zero dollars (\$0.00) if the following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (ii) upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law (for example, see **Liability for Unauthorized Transfers** paragraph below). To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

MasterCard is a registered trademark of MasterCard Worldwide or its subsidiaries in the United States.

In addition to the limitations set forth above, the following limitations may be applicable to your accounts:

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, or online banking PIN 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 the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00. 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 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 periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (636) 937-5351, or write us at Midwest Regional Bank, Festus, 363 Festus Centre Drive, Festus, MO 63028. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Stop Payments on ATM, POS, or Debit Card Transactions. You may not place a stop payment order on any ATM, POS, or debit card transaction.

Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit. If you have a passbook account, you may bring your passbook to us and we will record any direct deposits that we made to your account since the last time you brought in your passbook.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (636) 937-5351 to find out whether or not the deposit has been made.

Our 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:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the ATM where you are making the transfer does not have enough cash.
- * If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- * If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

In Case of Errors or Questions About Your Electronic Transfers. Telephone us at (636) 937-5351, or write us at MIDWEST REGIONAL BANK, 363 FESTUS CENTRE DR, PO Box 1269, FESTUS, MO 63028-1269 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.

- * Tell us your name and account number (if any).
- * 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.
- * 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 ten (10) business days.

We will determine whether an error occurred within ten (10) business days 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 to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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 believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission please contact the bank at 636-937-5351. Festus lobby hours are: Monday thru Thursday 9:00 am to 4:00 pm and Friday's 9:00 am to 6:00 pm and drive up hours are Monday thru Friday 8:30 am to 6:00 pm and Saturday's 8:30 am to 12:00 pm. Otterville lobby hours are Monday thru Thursday 9:00 am to 3:00 pm Friday 9:00 am to 6:00 pm and Saturday's 9:00 am to 12:00 pm.

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

- * To complete transfers as necessary;
- * To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- * To comply with government agency or court orders; or
- * If you give us your written permission.

Personal Identification Number (PIN). The ATM PIN or POS PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN or POS PIN available to anyone not authorized to sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

Enforcement. In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

Termination of ATM and POS Services. You agree that we may terminate this Agreement and your use of the ATM Card or POS services, if:

- * You or any authorized user of your ATM PIN or POS card or PIN breach this or any other agreement with us;
- * We have reason to believe that there has been an unauthorized use of your ATM PIN or POS card or PIN;
- * We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

ATM Contact :

You may contact a bank employee at 636-937-5351 or 888-227-9104 with any questions regarding your ATM deposits.

Consumer's right to stop payment: A consumer may stop payment of a preauthorized electronic fund transfer from the consumer's account by notifying the financial institution orally or in writing at least three business days before the scheduled date of the transfer.

Call us at (636) 937-5351, or write us at Midwest Regional Bank, Festus Centre Drive, Festus, MO 63028, in time for us to receive your request 3 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. We may charge you \$15.00 for each stop-payment order you give.

* If these regular payments may vary in amount, the person you are going to pay will tell you, 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.

* If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**Member
FDIC**

SAMPLE FEDERAL HOME LOAN BANK (FHLB) LETTER OF CREDIT

LETTER OF CREDIT NO. XXXX-XX

Effective Date: February XX, 2015

Public Entity Name
Address
Booneville, MO 65233
Attention: Contact Name

Dear Sir/Madam:

We have established this irrevocable and unconditional Letter of Credit in your favor as beneficiary ("Beneficiary") and you are hereby irrevocably authorized to draw on the Federal Home Loan Bank of Des Moines (the "Bank"), Irrevocable Standby Letter of Credit No. XXXX-XX for the account of Midwest Regional Bank, Festus, MO (the "Member"), available upon the terms and conditions hereinafter set forth, an aggregate amount not exceeding \$X,XXX,000.00 ("Stated Amount").

1. Funds under this Letter of Credit are available to you against our receipt by the Bank of a certificate in the form attached as Exhibit "A" hereto (a "Drawing") which Drawing may be for all or any part of, but shall not exceed, the Stated Amount.
2. Presentation of such certificate(s) shall be made: (a) at our office located at 801 Walnut Street, Suite 200, Des Moines, Iowa 50309, (b) via facsimile to 515.699.1250, or (c) via email to moneydesk@fhldm.com. We hereby agree that all drafts drawn under and in compliance with the terms of this Letter of Credit will be duly honored by us upon delivery of the certificate(s), as specified, if presented as described in this paragraph on or before the expiration date hereof.
3. If a drawing in respect of payment is made by you hereunder at or prior to 10:00 A.M., Iowa time, on a business day on or prior to the Expiration Date, and provided that such drawing and the documents presented in connection therewith conform to the terms and conditions hereof, payment shall be made to you or to your designee, of the amount specified, not later than 3:00 P.M., Iowa time, on the same business day. If a drawing in respect of payment is made by you hereunder after 10:00 A.M., Iowa time, on a business day on or prior to the Expiration Date and provided that such drawing and the documents presented in connection therewith conform to the terms and conditions hereof, payment shall be made to

you, or to your designee, of the amount specified, which shall not exceed, with other draws previously submitted and not repaid, the Stated Amount, in immediately available funds, not later than 3:00 P.M., Iowa time on the succeeding business day. If a drawing made by you hereunder does not, in any instance, conform to the terms and conditions of this Letter of Credit, we will give you prompt notice stating the reasons therefore and that we are holding any documents presented to us at your disposal or are returning the same to you, at our discretion. Upon being notified that the drawing was not in accordance with the Letter of Credit, you may attempt to correct any such drawing if, and to the extent that, you are entitled (without regard to the provision of this sentence) and able to do so.

4. As used herein "business day" shall mean any day other than a Saturday, Sunday, a day on which financial institutions in the State of Iowa are authorized or required by law to close or on which the Fed wire system of the Federal Reserve Board is closed for fund transfers.
5. Only you may make a drawing under this Letter of Credit. Upon the payment to you, to your designee or to your account of the amount specified in a sight draft(s) drawn hereunder, we shall be fully discharged on our obligation under this Letter of Credit with respect to such sight draft(s) and we shall not thereafter be obligated to make any further payments under this Letter of Credit in respect of such sight draft(s) to you or any other person.
6. This Letter of Credit shall automatically terminate upon the earlier of (i) the making by you of a drawing which reduces the available balance hereunder, to \$0, or (ii) the date on which we receive notice from you, signed by an Authorized Officer, indicating that such letter of credit is being returned to the Bank for cancellation, (iii) thirty (30) days following notice from the Bank of a default by the Member pursuant to the various agreements between the Bank and the Member and payment to you on or before such thirtieth (30th) day of the full amount of the letter of credit, and (iv) 12:00 p.m. Iowa time on January XX, 2016 (after honoring any draws received in accordance with the Letter of Credit) (the "Initial Expiration Date").
7. This Letter of Credit is issued subject the International Standby Practices 1998 ("ISP 98"). This Letter of Credit shall also be governed by the laws of the State of Iowa to the extent not inconsistent with ISP 98. If this Letter of Credit expires during an interruption of business, as described in ISP 98, the Bank hereby specifically agrees to effect payment if this Letter of Credit is drawn against within 30 days after the resumption of business.
8. This Letter of Credit sets forth in full our undertaking, and such undertaking shall not in any way be modified, amended, amplified or limited by reference to any document, instrument or agreement referred to

herein except only the certificate(s); and any such reference shall not be deemed to incorporate herein by reference any document, instrument or agreement except for such certificate(s).

FEDERAL HOME LOAN BANK OF DES MOINES 801 Walnut Street,
Suite 200
Des Moines, IA 50309

By: _____

Title: _____

Effective Date: February XX, 2015
LETTER OF CREDIT NO. XXX-XX

EXHIBIT A

DRAWING CERTIFICATE

The undersigned, a duly authorized officer of Public Entity Name (the "Beneficiary") hereby certifies to the Federal Home Loan Bank of Des Moines (the "Bank") with reference to Irrevocable Standby Letter of Credit No. XXXX-XX (the "Letter of Credit") (any capitalized term used herein and not defined shall have its respective meaning as set forth in the Letter of Credit) issued by the Bank in favor of Beneficiary, that:

1. An Event of Default has occurred pursuant to agreements between the Beneficiary and your Member which authorizes a draw upon this Letter of Credit.
2. The amount of the drawing when added to the amount of any other drawing under the Letter of Credit made simultaneously herewith, does not exceed the Stated Amount of the Letter of Credit.
3. Payment by the Bank pursuant to this drawing shall be made by wire transfer in immediately available funds to _____, ABA Number _____, Account Number _____, Attention: _____, Re: _____.

IN WITNESS WHEREOF, this Certificate has been executed this ____ day of _____, 20__.

PUBLIC ENTITY NAME

By _____

Title: _____

Sample of Similar Account

024 00005

240

Page: 1

Group:

1379 02/27/2015

CHESTERFIELD
CHESTERFIELD, MO

Telephone:

Demand Deposit Account Analysis
For The Month of February, 2015

GROUP BALANCE INFORMATION

ACCOUNT	AVERAGE LEDGER	(-) AVERAGE FLOAT	(-) AVERAGE AVAILABLE
2	.00	.00	.00
2	.00	.00	.00
2	.00	.00	.00
2	20,575.45	.00	20,575.45
2	.00	.00	.00
2	1.53-	.00	1.53-
2	72.66-	.00	72.66-
2	1,184,373.41	.00	1,184,373.41
Group Total	1,204,874.67	.00	1,204,874.67

GROUP ACCOUNT ANALYSIS SUMMARY

ACCOUNT	NET EARNINGS CREDIT	(-) NET ACTIVITY CHARGES	(-) NET ANALYSIS THIS MONTH
2	.00	37.15	37.15-
2	.00	35.30	35.30-
2	.00	42.00	42.00-
2	7.89	23.50	15.61-
2	.00	42.90	42.90-
2	.00	34.55	34.55-
2	.00	56.35	56.35-
2	454.28	104.45	349.83
GROUP TOTAL	462.17	376.20	85.97

GROUP SETTLEMENT SUMMARY

Settlement to Account ?

Net Analysis Account 2 : 37.15-
Net Analysis Account 2 : (+) 35.30-
Net Analysis Account 2 : (+) 42.00-

* * * C o n t i n u e d * * *

Demand Deposit Account Analysis
For The Month of February, 2015

GROUP SETTLEMENT SUMMARY

Net Analysis Account 2	:	(+)	15.61-
Net Analysis Account 2	:	(+)	42.90-
Net Analysis Account 2	:	(+)	34.55-
Net Analysis Account 2	:	(+)	56.35-
Net Analysis Account 2	:	(+)	349.83

Net Analysis:		(=)	85.97

GROUP EARNINGS CREDIT SUMMARY

Average Positive Available Balance:		1,204,948.87
Required Reserves:	(-)	.00

Investable Balance:	(=)	1,204,948.87

Earnings Credit for Investable Balance at ..	:	462.17
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GROUP ACTIVITY SUMMARY

	NUMBER OF UNITS	COST PER UNIT	TOTAL COST
GENERAL ACCOUNT SERVICES			
Monthly Maintenance	8	20.000	160.00

Total General Account Services:			160.00

DEPOSITORY SERVICES

CHECK	417	.150	62.55
ACH DEBIT	27	.150	4.05
ACH CREDIT	46	.150	6.90
CREDIT	29	.300	8.70
ON-US	17	.100	1.70
DEPOSIT ITEMS	43	.100	4.30
Remote Deposit Unit Fee	1	50.000	50.00
Zero Balance Account Fee	6	10.000	60.00
ACH File Transfer Fee	1	18.000	18.00

Total Depository Services:			216.20
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Total of Activity Charges and Credits:			376.20
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