

TRUTH-IN-SAVINGS DISCLOSURE CHECKING ACCOUNT

MINIMUM BALANCE TO OPEN THE ACCOUNT--You must deposit \$75 to open this account.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES--A service charge of \$5.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$5000. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This fee will be waived for minors (under 18 years of age) or persons age 55 & older if requested.

FEES: A per item fee of \$.25 will be charged for each check in excess of 50 during a statement cycle.

FREE CHECKING ACCOUNT

MINIMUM BALANCE TO OPEN THE ACCOUNT--You must deposit \$75 to open this account.

FEES: A copy fee of \$2 will be charged for each copy of check and deposit.

ADDITIONAL INFORMATION:

No monthly service charge

Unlimited check writing

Must use duplicate checks

Checks not returned with statement

No minimum balance requirements

Copy of checks and deposits available for six months at a fee of \$2.00 per item.

SUPERNOW ACCOUNT

MINIMUM BALANCE TO OPEN THE ACCOUNT--You must deposit \$500 to open this account.

RATE INFORMATION -- Your interest rate and annual percentage yield may change.

FREQUENCY OF RATE CHANGES -- We may change the interest rate on your account at any time.

DETERMINATION OF RATE -- At our discretion, we may change the interest rate on your account.

COMPOUNDING AND CREDITING FREQUENCY -- Interest will be compounded every month. Interest will be credited to your account every month.

EFFECT OF CLOSING AN ACCOUNT -- If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES -- A service charge of \$15 will be imposed every statement cycle if the balance in the account falls below \$500 any day of the cycle.

DAILY BALANCE COMPUTATION METHOD -- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS--Interest begins to accrue on the business day you deposit noncash items (for example, checks).

FEES:

A per check fee of \$.25 will be charged for each check in excess of 50 during a statement cycle.

BUSINESS CHECKING

MINIMUM BALANCE TO OPEN THE ACCOUNT -- You must deposit \$75 to open this account.

FEES -- A service charge of \$6 will be imposed every statement cycle. There is \$.20 credited back toward service charge for every \$100 average available balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. A per item fee of \$.25 will be charged for each check during a statement cycle.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

SAFE DEPOSIT BOX FEES

Riley State Bank
Riley and Leonardville

3X5X21	\$15.00/YEAR
5X5X21	\$20.00/YEAR
3X10X21	\$30.00/YEAR
6X10X21	\$40.00/YEAR
10X10X21	\$50.00/YEAR

Farmers and Merchants State Bank
Wakefield

3X5	\$15.00/YEAR	Longford only
4X5	\$20.00/YEAR	
5X5	\$25.00/YEAR	
3X10	\$30.00/YEAR	
5X10	\$40.00/YEAR	

SHAZAM ATMS

Located at

Short Stop #21
423 N Main
Riley, Kansas

Sharp's Short Stop
118 W. Randolph
Randolph, Kansas

Short Stop #03
701 Elm St.
Wakefield, Kansas

Farmers and Merchants State Bank - Branch of Riley State Bank
711 Elm St.
Wakefield, Kansas

Riley State Bank
106 S. Erpelding
Leonardville, KS 66449

The Riley State Bank of Riley
201 S Broadway, P.O. Box 218
Riley, Kansas 66531
785-485-2811 or toll free 866-485-2811 Riley
785-293-5811 Leonardville
785-461-5434 Wakefield
785-388-2227 Longford
Phone Banking 785-485-2200 or toll free 866-462-2200

Email rileysb@twinvalley.net
fmbank@eaglecom.net

Member F. D. I. C.

BUSINESS DAYS: Monday thru Friday, excluding Federal Reserve Holidays
BUSINESS DAY CUTOFF: 3:00 P.M. CENTRAL TIME

SAVINGS ACCOUNT

MINIMUM BALANCE TO OPEN THE ACCOUNT -- You must deposit \$100 to open this account. Under age 18 there is no minimum balance required.

RATE INFORMATION--Your interest rate and annual percentage yield may change.

FREQUENCY OF RATE CHANGES--We may change the interest rate on your account at any time.

DETERMINATION OF RATE -- At our discretion, we may change the interest rate on your account.

COMPOUNDING AND CREDITING FREQUENCY -- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

EFFECT OF CLOSING AN ACCOUNT -- If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES--A service charge of \$6 will be imposed every quarter if the average daily balance for the quarter falls below \$100. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This fee is waived for customers under age 18.

DAILY BALANCE COMPUTATION METHOD--We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS-Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS:

Transfers from a RSB savings account to another account, or to third parties by preauthorized, automatic, online transfer or telephone transfer are limited to six per month with no transfers by check, debit card, or similar order to third parties.

FEES:

A service charge of \$2 will be charged for each withdrawal in excess of nine during a quarter.

MONEY MARKET

MINIMUM BALANCE TO OPEN THE ACCOUNT -- You must deposit \$2500 to open this account.

RATE INFORMATION--Your interest rate and annual percentage yield may change.

FREQUENCY OF RATE CHANGES--We may change the interest rate on your account at any time.

DETERMINATION OF RATE -- At our discretion, we may change the interest rate on your account.

COMPOUNDING AND CREDITING FREQUENCY--Interest will be compounded every month. Interest will be credited to your account every month.

EFFECT OF CLOSING AN ACCOUNT -- If you close your account before interest is credited, you will not receive the accrued interest.

A service charge fee of \$15 will be imposed every statement cycle if the balance in the account falls below \$2500 any day of the cycle.

DAILY BALANCE COMPUTATION METHOD--We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS-Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS:

Withdrawals from a money market account including transfers to other accounts, by check, or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month. The minimum withdrawal from this account is \$250.00.

The Riley State Bank of Riley, Kansas is a home owned, community bank which has served Riley and the surrounding community since 1943. In 2005, we built and installed a driveup ATM kiosk in Randolph for the convenience of our customers there. In 2009, we built a beautiful, new full service branch in Leonardville to better serve our customers in that area. Management and most of our employees are from this area. Many have worked in other businesses in our community and understand what types of services and products are wanted and needed by our customers.

In 2010, we purchased Farmers & Merchants State Bank of Wakefield and Longford, Kansas. This bank has been serving their communities since 1908. Most of the existing staff and management are still operating those branches. The merger of the two institutions provides more services and expanded capacity to our customers. Internet banking allows all of our customers to do their banking 24/7.

Our loan department personnel have combined lending experience of more than 100 years. A complete line of consumer and commercial loans are offered at competitive rates.

We hope you find whatever you are looking for in a financial institution here at Riley State Bank and at Farmers and Merchants State Bank. Please tell us of any special needs you may require. We want to be your bank.

LOBBY HOURS

201 S. Broadway, Riley
 Monday thru Friday 9:00am to 3:00pm
 Saturday Closed

106 S. Erpelding, Leonardville
 Monday thru Friday 8:30am to 4:30pm
 Saturday Closed

711 Elm St., Wakefield
 Monday thru Thursday 8:00am to 3:00pm
 Friday 8:00am to 6:00pm
 Saturday Closed

316 Weda St, Longford
 Tuesday and Thursday 9am to 12:00pm

DRIVE UP HOURS

201 S. Broadway, Riley
 Monday thru Friday 8:00am to 6:00pm
 Saturday Closed

106 S. Erpelding, Leonardville
 Mon., Wed., Fri. 8:30am – 6:00pm
 Tues., Thurs. 8:30am – 5:00pm

711 Elm St., Wakefield

Monday thru Thursday 8:00am to 5:00pm
 Friday 8:00am to 6:00pm
 Saturday Closed

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. These fees are subject to change without notice.

Replace lost, damaged, or stolen SHAZAMChek Card/2YR. Renewal Fee	\$5.00
New PIN for SHAZAMChek Card	\$5.00
Automatic transfer of funds from a savings account to a checking account	\$2.00
Check printing	(fee depends on style of check ordered)
Money orders	\$2.00
Cashier's Checks	\$3.00
Deposited checks (and other items) returned unpaid	\$3.00
An account is dormant if for one month your account statements are returned for an incorrect address.	
Dormant account fee	\$10.00, savings account \$2.00
This fee is charged each month.	
Overdraft Fee	\$25.00
Returned Item Fee	\$25.00
Account activity printout	\$2.50
Special statement cutoff	\$5.00
Balance inquiry by telephone	\$1.00
Account research	\$15.00 per hour, \$10.00 minimum
Balance inquiry	\$1.00
Stop payments (all items)	\$15.00
Photocopies	\$.25
Garnishment	\$15.00
Levy	\$15.00
IRA transfer fee	\$15.00/Inst.
Fax service	\$1.00 per page
Domestic wire transfers	
Outgoing	\$15.00
Incoming (non-customer)	\$10.00
Incoming (customer)	no charge
Foreign wire transfers	
Outgoing	\$40.00
Incoming (non-customer)	\$10.00
Incoming (customer)	no charge
Coin counting/wrapping	
non customer	5%, \$2.00 minimum
Notary service	
non-customer	\$2.00
Collection items	\$15.00
Check cashing	
Non customer	\$10.00
Retail Gift Cards	Issued up to \$750 \$5.00/card