

This is important information about your account with:

Riley State Bank of Riley, Kansas
201 S. Broadway
Riley, KS 66531
785-485-2811

REGULAR SAVINGS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.25% with an annual percentage yield of 0.25%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. The interest will be compounded quarterly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

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

Minimum Balance to Avoid a Fee. If your balance falls below \$100.00 on any day in the quarter, your account will be subject to a Service Charge of \$6.00 for that quarter.

Additional Terms. The following additional terms apply to this account: Under age 18 there is no minimum balance required.