



Sunflower Bank
First National 1870



Guardian
Mortgage



WELCOME TO **SUNFLOWER BANK**

A Guide to Your New Business Accounts

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MESSAGE FROM OUR CHAIRMAN



Welcome! Welcome!

We are eager to build upon our relationships with our valued Texas customers. We recognize that in mergers, such as the one between Sunflower Bank and Pioneer Bank, you will experience a fair amount of change – but I want you to know that our goal from the start has been to ensure the changes, and the steps we take to achieve them, remain positive.

Our two banks are coming together with a commitment to *Elevate the Community Banking Experience* based on our mutual long-term relationship focus and combined product and service expertise. We're pleased to share that, moving forward, we will be known as Sunflower Bank in your community and are transitioning our systems onto a single platform as quickly as possible after we become one bank. This means that you will soon benefit from enhanced account offerings and new, innovative solutions designed to meet your needs.

For our business customers, we have built a complete array of services that address the needs of companies of all sizes. Our robust online banking and treasury management platform is scalable based on your business' needs, and we also have specific financing programs for small- to medium-sized businesses. We will continue to offer U.S. Small Business Administration (SBA) Preferred Lending, and your local relationship managers will be complemented by bankers with specialized expertise in technology, healthcare and commercial real estate.

For our customers with personal accounts, you will continue to enjoy some of the account features to which you are accustomed — in addition to Sunflower Bank's recently upgraded suite of checking accounts with added rewards and exclusive money-saving benefits. And, through Guardian Mortgage, our home loan division, you can access an exceptional home mortgage product line, including our own servicing department in Dallas.

Communities are important to us. They are where we work, live and raise our families. Sunflower Bank’s longstanding mission is **“Bringing out the best in the lives we touch ... Creating Possibility.”** With this simple statement, we affirm our commitment to support our customers, communities and fellow associates. We pride ourselves on remaining responsive to the needs of our customers, which is why we have a local decision-making and leadership model that ensures we are Creating Possibility in Texas and across all our communities.

This booklet lays out your new accounts and services, as well as providing a beginning reference for what you can expect from your bank moving forward. Should you have any questions along the way, please stop by your local branch or give us a call. You are the reason we are here, and we value your questions, concerns and ideas.



Mollie Carter
 Chairman
 Sunflower Bank

ABOUT OUR COMBINED ORGANIZATION

Key Highlights:	Accounts and Services:
<ul style="list-style-type: none"> • Over \$7.3 billion in assets¹ • Top 10 SBA 7(a) Bank Lender in 4 districts in FY2020² • 68 personal banking locations • 10 bank regions to deliver local expertise • Home loan origination in 43 states through Guardian Mortgage 	<p>Accounts and services to meet your personal and business banking needs:</p> <ul style="list-style-type: none"> • Checking Solutions • Savings Solutions • Credit Cards • Private Banking • Commercial & Specialty Finance • Mortgage Services • Treasury Management • Wealth Management

¹Total assets for the combined company following the Pioneer Bancshares merger transaction closing
²U.S. Small Business Administration totals by loan amounts

CONVERSION ACTION ITEMS

In preparation for system conversion, there are action items that you may need to take. Please refer to the Important Dates & Action Items section of the enclosed welcome letter for a list of impacted services, including the dates and times of changes for services used by you or other members of your household.

Please visit our dedicated web page — www.SunflowerBank.com/Pioneer for the latest information, and for details related to online statements, online banking, mobile banking and more.

The following are action items you may need to prepare for:

Pioneer Bank Visa® Debit cardholders:

Before conversion you will be mailed new Sunflower Bank VISA® Debit Cards with instructions for activation and PIN selection. Watch the mail for an envelope containing your new card(s) and keep it in a safe place.

Online Banking users:

Begin preparing for the new Sunflower Bank Online and Mobile Banking systems:

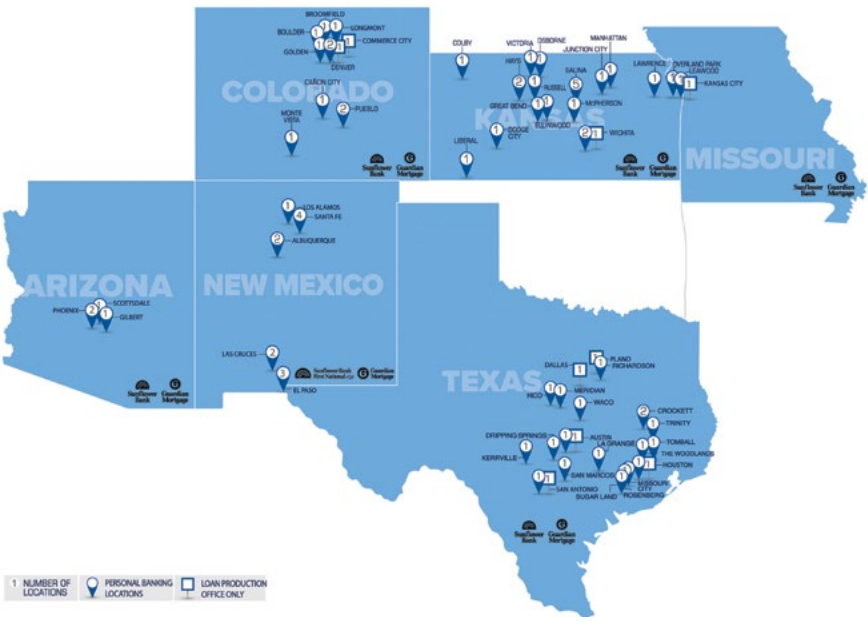
- If you use Pioneer's Personal Online Banking, please contact your local branch to ensure an accurate email address is on file.
- If you use Pioneer's Cash Management platform, your User Admin should confirm that email addresses for all users are currently correct in the platform.
- Pioneer Bank Bill Pay services tied to a savings account will not transfer to Sunflower Bank's Bill Pay system. On the Sunflower Bank Bill Pay platform, payments can only be issued from a checking account. Please make necessary updates before system conversion.

MAP OF LOCATIONS

After system conversion, your ability to conduct day-to-day banking transactions at any of our 68 convenient Sunflower Bank and First National 1870 locations becomes a reality.

Refer to the Location Finder on SunflowerBank.com for hours of operation.

We are proud of our longevity and the long-term relationships it represents. Sunflower Bank was founded in 1892. We operate as First National 1870 in Albuquerque, Los Alamos and Santa Fe, New Mexico with roots dating back to 1870. Additionally, Guardian Mortgage, which was established in 1965, helps people across our footprint and beyond realize their dreams of homeownership.



OUR FAMILY OF BRANDS...



Sunflower Bank
First National 1870



Guardian Mortgage

BUSINESS DEPOSIT ACCOUNTS

As part of the transition process, we have carefully selected for you what we believe is the account that most closely mirrors your current account. The chart below lists your existing account(s) and identifies your new account name and the page where you can find the details of your new account.

Please review your current Pioneer Bank statement to locate your current account name(s), and refer to the System Conversion Date section of the Supplemental Disclosure for the effective date.

If you feel we have not identified the best account for you, please let us know. We want to provide the account that best meets your needs.

Please visit SunflowerBank.com/Pioneer to review important information that may require action by you for services you may use such as eStatements, Online Banking and Treasury Management services.

CURRENT PIONEER BANK ACCOUNT NAME		SUNFLOWER BANK ACCOUNT AS OF SYSTEM CONVERSION DATE	ACCOUNT INFORMATION
CHECKING			SEE PAGE
Business Checking (excluding Treasury Management services)	To	Small Business Checking	40
Business Checking (including Treasury Management services)	To	Commercial Checking	40
Commercial Checking	To	Commercial Checking	40
Non-Profit Checking	To	Civic Checking	41
Business Interest Checking	To	Business Checking Plus Interest	42
IOLTA	To	IOLTA Checking	43
Public Funds Checking	To	Public Fund Checking	44
Public Funds Interest Checking	To	Public Fund Select Checking	45
MONEY MARKET			
Business High Max Money Market	To	Mega Money Market - Business	46
Money Market for Business	To	Mega Money Market - Business	46
Money Market Max for Business	To	Mega Money Market - Business	46
Private Money Market for Business	To	Mega Money Market - Business	46
Treasury Index Business	To	Mega Money Market - Business	46
SAVINGS			
Business Savings	To	Business Savings	48
CERTIFICATE OF DEPOSIT (CD)			
Rates, terms and maturity dates of your existing Certificates of Deposit (CD) will remain unchanged. For your convenience, CDs automatically renewing will continue to do so, and the manner in which you'll receive your interest payments will remain the same. A renewal notice will be mailed to you 15 days prior to your renewal date.			N/A

Please see the Account Information pages for important account details, including fees and interest information.

ACCOUNT NUMBERS & ROUTING NUMBER

Unless you were notified in advance, your account number(s) will remain the same.

- This includes: checking, savings, money market, certificates of deposit, and loans.
- Please continue to use your existing Pioneer Bank checks and deposit slips as you do today. You do not need to order new checks.
- After our system conversion takes place any checks ordered through Sunflower Bank will automatically be adjusted to reflect the new routing number and updated bank information.
- If you choose to order checks through another service provider after system conversion has taken place, please use the new bank routing number: 101100621 when placing your order.

After system conversion has taken place, begin using the routing number for Sunflower Bank, N.A.

- 101100621 (New Routing Number)
- Sunflower Bank will send a notice of change to service providers and employers requesting they update the account routing number in their records for electronic credits and debits. (e.g., payroll, loan payments, cable bill, electric bill, etc.)

OVERDRAFT TRANSFER SWEEP

If you utilize the Pioneer Bank Overdraft Transfer Sweep service, your transfer will continue to occur per your existing agreement. The current per transfer fee of \$7.00 will apply.

WIRE TRANSFERS — DOMESTIC & INTERNATIONAL

After system conversion, you may initiate wire transfers by visiting any Sunflower Bank or First National 1870 location.

- Cutoff time for outgoing domestic and international wires is 3:00 PM (CT).
- SWIFT code for incoming international wires: SNBAUS44
- Call Customer Care at 888.827.5564, or your local branch for current wire transfer fees.

FEDERAL DEPOSIT INSURANCE COVERAGE (FDIC)

Under FDIC rules, funds on deposit at Pioneer Bank and Sunflower Bank, N.A. at the time of the merger will continue to be separately insured by the FDIC as if the funds were still held in separate banks.

For Checking, Savings and Money Market accounts, separate FDIC insurance coverage is extended for six months after the merger date.

For Certificates of Deposit, the separate FDIC insurance coverage is extended until the next maturity date of the certificate.

These FDIC coverage extensions allow depositors to examine and restructure their accounts as needed to attain FDIC coverage.

IMPORTANT FDIC NOTICE

Sunflower Bank, N.A. also operates under the following trade names:

- First National 1870, a division of Sunflower Bank, N.A.
- Guardian Mortgage, a division of Sunflower Bank, N.A.

All newly established accounts after merger and any pre-merger existing accounts held within Sunflower Bank, N.A. financial institutions or trade names that it operates under, after the FDIC coverage extension periods end, will receive FDIC insurance under the Sunflower Bank, N.A. bank charter.

You may visit <https://www.fdic.gov/edie/> - the FDIC's Electronic Deposit Insurance Estimator (EDIE) to review FDIC information and calculate your coverage.

If you have questions related to FDIC Insurance coverage for your account(s), please speak to a bank associate at your local branch.

TERMS AND CONDITIONS OF YOUR ACCOUNT

Sunflower Bank, N.A. | Revised 9/17/2021

Refer to the Terms and Conditions of Your Account section in the Supplemental Disclosure for the effective date.

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Colorado and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent

permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an

alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) 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.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM

withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process Wire Transfer withdrawals first, in the order they are received on the

day they are processed, ATM withdrawals second, in the order they are received on the day they are processed. We process In-Branch withdrawals third, in the order they are received on the day they are processed, Point-of-Sale purchases fourth, in the order they are received on the day they are processed. We process electronic payments fifth, in the order they are received on the day they are processed. We process written checks sixth, in numerical order (by check number) on the day they are processed.

If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

RIGHTS AT DEATH - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop

payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s). NO AGREEMENT WITH, OR REPRESENTATION BY, ANY OF OUR EMPLOYEES OR AGENTS THAT IS IN CONFLICT WITH, OR IN ANY WAY MODIFIES ANY OF THE TERMS SET FORTH IN, THIS AGREEMENT WILL BE BINDING ON US UNLESS IT IS COMPLETELY CONTAINED IN A WRITTEN MODIFICATION OF THIS AGREEMENT THAT IS SIGNED BY ONE OF OUR AUTHORIZED OFFICERS.

NOTICES - All questions and other communication concerning your account should be directed to the address for written notices set forth below, or you may call us at: (888) 827-5564. Any written notice you give us is effective when we actually receive it, and must be sent to us via United States Mail at the following address:

Sunflower Bank, N.A.
Attn: Customer Service
PO Box 800
Salina, KS 67402

We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you. Any communication we send you at the most recent address we have for you in our records will be binding on you for all purposes.

STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number,

amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors or problems - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

Other Errors. If you, we, or both of us make an error on your account, we may correct the error without notifying you beforehand. You agree that we will not be liable if we inadvertently provide an incorrect account term (such as interest rate, term, principal amount, maturity date) on a disclosure, statement, or other document because of a bona fide error (including but not limited to a computer, computational, or clerical error). If we discover such an error, we will endeavor to provide you with an updated and corrected document that reflects the corrected information. You will contact us immediately if you believe there is an error relating to the terms of your account, and will provide us with all information needed to investigate the alleged error. We will inform you of the results of our investigation and will correct any error promptly; if we determine there is no error, we will provide you an explanation. We will not be responsible for any indirect, incidental, special or consequential damages related to any error unless we acted intentionally or in bad faith.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error

resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

ACCOUNT TRANSFER - If you attempt to transfer or assign all or a part of your account, we will not be bound by the transfer or assignment until we agree in writing to the transfer or assignment. We are not required to accept or recognize any transfer or assignment. Unless we agree otherwise in writing, any rights of a transferee or assignee will be subject to our right of setoff or prior security interest. We have no obligation to notify you or any other person before disbursing any funds from your account in accordance with what we in good faith believe to be the terms of the transfer or assignment.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AGENCY (POWER OF ATTORNEY) DESIGNATION (Single-Party Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction.

Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than \$1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive indorsement.

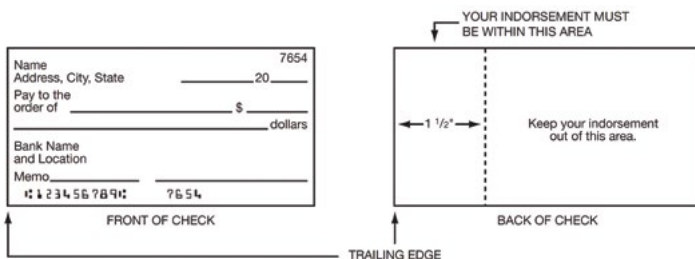
FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver’s license number, etc.) must fall within 1/2” of the “trailing edge” of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check



over, be sure to keep all indorsement information within 1/2” of that edge.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement,

another indorsement or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY -

Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable

security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early

withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner's rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

POWER OF ATTORNEY - You may wish to appoint an agent or authorized signer to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent or authorized signer to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent or authorized signer until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney or an authorized signer.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit

Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

Important FDIC Insurance Notice:

Sunflower Bank, N.A. also operates under the following trade names:

First National 1870, a division of Sunflower Bank, N.A.

Guardian Mortgage, a division of Sunflower Bank, N.A.

All accounts held within Sunflower Bank, N.A. financial institutions or trade names that it operates under, receive FDIC Insurance coverage as though they are held by Sunflower Bank, N.A.

Please speak with a customer service representative or call (888)-827-5564 should you have questions related to FDIC Insurance coverage for your accounts.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION- Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report. Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. The TIN is either a social security number (SSN) or an employer identification number (EIN). For most organization or business accounts other than sole proprietorships, the appropriate TIN is the EIN of the organization or business entity. For sole proprietorships, either the SSN or the EIN is appropriate. However, we must supply the IRS with both the individual owner's name and the business name of the sole proprietorship. The appropriate TINs for various other types of accounts are:

Account type - TIN

Individual - SSN of the individual.

Joint Account - SSN of the owner named first on the account.

Uniform Gift/Transfer to Minor - SSN of the minor.

Informal (Revocable) Trust - SSN of the owner.

In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income. If you do not have a TIN, we may defer backup withholding if you certify that you do not have a TIN but have applied for one. However, we must begin backup withholding if you do not supply us with a certified TIN within 60 days. If you do not have a TIN because you are a foreign person (either an individual who is a nonresident alien or a foreign organization) you must certify your foreign status. If you are an exempt payee (receiver of interest payments), you do not need to certify your TIN, but you will have to certify your exempt status and supply us with your TIN. The most common exempt payees are corporations, organizations exempt from tax under Section 501(a), and an individual retirement plan or a custodial account under Section 403(b)(7). If you do not supply us with the appropriate TIN, we may refuse to open your account.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a

remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order.

We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the

payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

NIGHT DEPOSITORY SERVICES -

In General. Night depository services are offered at some of our branch locations. You will not place items in the night depository without first enclosing them in a depository bag (locking, zipper or tamper evident) or sealed envelope along with itemized deposit slips for the enclosures, copies of which you will retain. We will remove and open the containers and credit the contents to the specified account no later than the next business day we are open after they are placed in the night depository. If there are any discrepancies between the amounts shown on the deposit slips and the actual contents, we will promptly notify you of the discrepancies.

You will be entitled to credit only for the actual contents as determined by us, regardless of what is stated on the deposit slips. Notwithstanding anything in this Agreement to the contrary, items placed in the night depository will not become deposits until we open the containers, and the items will not become deposits, and the account will not be credited, unless the items would ordinarily become deposits and be credited to the account if you presented them to a teller for deposit, without using the night depository.

Pre-Deposit Responsibility. Prior to items placed in the night depository becoming deposits, our responsibility will be limited to the exercise of reasonable care, and unless otherwise required by law we will not insure such items, and our not insuring them will not constitute failure to exercise reasonable care. We will not under any circumstances be liable for consequential damages.

Permissible Items. The only items that can be placed in the night depository are cash and checks, drafts, or similar items that would ordinarily be credited to the account if you presented them to a teller for deposit. If any other items are placed in the night depository you will, upon notice by us, immediately appear during our normal business hours and retrieve them. The night depository will not be used for any unlawful or dangerous purpose. If we suspect the night depository is being used for any unlawful or dangerous purpose, we may turn any unopened containers and the contents of any opened containers over to law enforcement agencies, and we may report our suspicions and their bases to law enforcement agencies, without any liability whatsoever.

Due Care. You must exercise due care when placing items into the night depository and must promptly report to us any problems or unsafe or insecure conditions that you observe regarding the night depository.

Temporary Suspension. We may temporarily suspend use of the night depository, without any resulting liability, by posting a sign to that effect at or near the night depository in the event of an emergency or to make alterations or repairs.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

CheckIt Transfers - types of transfers - You may access your account by telephone 24/7 automated telephone banking line at 800-552-2432 or Customer Care Center - available 8:00 a.m. - 8:00 p.m. CT M-F / 8:00 a.m. - 4:00 p.m. Sat at 888-827-5564 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from checking to third parties
- make payments from savings to loan accounts with us
- make payments from savings to third parties
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your Visa Debit Card and PIN (Personal Identification Number), to:

- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with a debit card
- get cash withdrawals from checking or savings account(s) with a debit card
 - you may withdraw no more than \$755.00 per day
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
 - the account balance of your checking account(s)
- with a debit card
 - the account balance of your savings account(s)
- with a debit card

Some of these services may not be available at all terminals.

Types of Visa Debit Card Point-of-Sale Transactions - You may access your checking or savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$5,000 in transactions per day

Currency Conversion and International Transactions. When you use your Visa Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. We pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Visa Account Updater Notice of Right to Opt Out. Your Visa Debit Card will be automatically enrolled in the free Visa® Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 888-827-5564. You must include your name, account name, address, account number, and card number. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at sunflowerbank.com and firstnational1870.com and using your user identification, password, account numbers, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us

- get information about:
 - the account balance of checking account(s)
 - can obtain 90 days history (deposit and withdrawals) via web
 - the account balance of savings account(s)
 - can obtain 90 days history (deposit and withdrawals) via web
 - account balance of Certificates of Deposit accounts
 - can obtain 90 days history (deposit and withdrawals) via web
 - account balance of loan accounts
 - can obtain 90 days history (deposit and withdrawals) via web

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone at sunflowerbank.com or firstnational1870.com or by downloading our mobile banking app or sms text banking - text to 469228 and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us
- get information about:
 - the account balance of checking account(s)
 - can obtain 90 days history (deposits and withdrawals) via web and 30 days via mobile app
 - text banking will provide the last five transactions (deposits and withdrawals)
 - the account balance of savings account(s)
 - can obtain 90 days history (deposits and withdrawals) via web and 30 days via mobile app
 - text banking will provide the last five transactions (deposits and withdrawals)
 - account balance loan accounts
 - text banking will provide the last five transactions up to the available history

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Health Savings Accounts (HSA). We permit some electronic fund transfers to and/or from your HSA. The electronic fund transfers we permit are offered for the convenience of managing your HSA. However, electronically moving funds to or from your HSA – for example, depositing more than the allowable amount, or getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing any account you may have with us, it is a good practice to make sure you are using the correct access device (such as a card) or accessing the appropriate account for the transaction. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network 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).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 888-827-5564 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will get a quarterly account statement from us for your savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure 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.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** 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.)
- **Liability for failure to stop payment of preauthorized transfer.** 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.

FINANCIAL INSTITUTION'S LIABILITY

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:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- *Generally.* Tell us AT ONCE if you believe your card and/or code 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. If the unauthorized use of your lost or stolen card and/or code occurs through no fault of yours, no liability will be imposed on you. Otherwise, you will be liable for the lesser of:

- (1) \$50.00 or

- (2) the amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. Except for electronic funds transfers made by card or other device for use at a communications facility, such as an ATM, if you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time and, as to transactions arising from the unauthorized use of the card and/or code, if your failure to examine your statement or tell us constitutes a lack of due diligence on your part.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

- *Additional Limit on Liability for Visa Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, 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 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).

- (2) 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.

- (3) 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 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) 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 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three 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.

SUNFLOWER BANK, N.A.
CUSTOMER SERVICE
P.O. BOX 800
SALINA, KS 67402-0800
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 888-827-5564

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

**NOTICE OF ATM/NIGHT DEPOSIT
FACILITY USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

FUNDS AVAILABILITY POLICY

YOUR ABILITY TO WITHDRAW FUNDS

This Funds Availability disclosure does not apply to any accounts other than transaction accounts, as defined by Regulation CC.

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 branch closing time 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 branch closing time or on a day we are not open, we may consider that the deposit was made on the next business day we are open.

Our policy is to make funds from your deposits available to you according to the following schedules:

- **Deposits made at a banking facility (in person or via a *night depository) or received via US Postal Mail:** Funds from your cash and check deposits will be available to you, up to \$500, on the same business day we receive your deposits. At that time, you can withdraw those funds in cash or we will use those funds to pay checks and other items presented against your account. Funds over \$500 will be available to you on the first business day after the business day we receive your deposits.
 - **Special rules for deposits made at our night depositories:** Funds from your cash and check deposits at our night depositories made before 7:00 a.m. local time on a business day that we are open will be considered received the same business day. Funds from your cash and check deposits at our night depositories made after 7:00 a.m. local time may be considered received the next business day we are open.
- **Deposits made by Automated Clearing House (ACH) or Wire Transfers:** Funds will be available to you on the same business day we receive your deposit.
- **Deposits made utilizing Mobile Remote Deposit Services (Retail, Business, Commercial):** Deposits submitted before 6:00 p.m. CT will be processed, credited and available to you on the day submitted. Deposits submitted between 6:00 p.m. CT and 8:00 p.m. CT may be processed, credited and available to you the next business day. Deposits submitted after 8:00 p.m. CT will be processed, credited and available to you the next business day.
 - **Special rules for deposits made on December 24th:** When December 24th occurs on a banking day (Monday - Friday) funds from your check deposits utilizing our Mobile Deposit Service before 12:00 p.m. CT will be processed, credited and available to you on the day submitted. Deposits submitted between 12:00 p.m. CT and 8:00 p.m. CT may be processed, credited and available to you the next business day. Deposits submitted after 8:00 p.m. CT will be processed, credited and available to you the next business day.
- **Deposits made utilizing Commercial Remote Deposit Capture:** Deposits submitted before 6:00 p.m. CT will be processed, credited and available to you on the day submitted. Deposits submitted between 6:00 p.m. CT and 9:00 p.m. CT may be processed, credited and available to you the next business day. Deposits submitted after 9:00 p.m. CT will be processed, credited and available to you the next business day.
- **Deposits made utilizing Commercial Lockbox Service:** Checks received for processing by 6:00 a.m. CT will be processed, credited and available to you on the day received. Checks received for processing after 6:00 a.m. CT may be processed, credited and available to you the next business day.
- **Deposits made utilizing Vault Services:** Deposits made utilizing Loomis Vault Services will be processed, credited and available to you the next business day following the date the deposit is delivered to the Loomis Vault. Refer to your Loomis Vault Services contract for vault delivery timeline.

LONGER DELAYS MAY APPLY

In some cases, we will delay making deposits available to you. This delay may apply to both new and existing accounts. Funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer 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 fifth business day after the day of your deposit.

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 business day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 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 business day of your deposit if the deposit meets certain conditions. For example, the check must be payable to you and you may have to use a special deposit slip. The excess over \$5,525 will be available on the ninth business day after the business 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 \$5,525 will not be available until the second business day after the day of your deposit.

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

OTHER

This policy on your ability to withdraw funds does not amend or modify any: 1) charges we may make on your account for drawing against uncollected funds; and 2) agreements or arrangements we may have with corporate accounts. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. If you have any questions about our Funds Availability Policy, or if you need to be sure when a particular deposit will be available for withdrawal, please ask us.

SUBSTITUTE CHECKS AND YOUR RIGHTS

As our customer we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights.

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount

of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Sunflower Bank, N.A.
Attn: Customer Service
P.O. Box 800, Salina, KS 67402
888-827-5564

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, the name of the person to whom you wrote the check, and account number.

COMMON FEES ASSOCIATED WITH DEPOSIT ACCOUNTS

Business deposit accounts are subject to the following common fees. Please refer to the Common Fees Associated with Deposit Accounts section of the enclosed Supplemental Disclosure for the effective date.

Early Account Closure Fee There will be a charge for closing your account within 180 days of opening	\$30.00
Visa® Debit Card Replacement	\$8.00
ATM Withdrawals at Automatic Teller Machines ATM Transactions at Sunflower Bank & First National 1870 owned ATMs ATM Transaction Fee	Included \$2.00
Insufficient Funds NSF/OD Fee Returned - Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account and Returned Unpaid, <i>Per Item</i> NSF/OD Fee Paid - Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account that are Paid, <i>Per Item</i> Extended Overdrawn Balance Fee (Extended OD Bal Fee) – Fee assessed when account is overdrawn for 10 consecutive business days	\$36.00 \$36.00 \$25.00
Chargeback Fee Per Item Fee Per Hour Research Fee (<i>when required to identify the account the item was deposited to</i>)	\$8.00 \$30.00
Stop Payment Fee Stop Payment of a check or electronic debit	\$36.00
Dormant Fee For checking and NOW deposit accounts with no activity** for 730 days, a monthly service charge of \$25.00 will be assessed for balances of \$499.99 and less. For savings accounts with no activity** for 1,095 days, a quarterly service charge of \$25.00 will be assessed for balances of \$499.99 and less. For money market accounts with no activity** for 1,095 days, a monthly service charge of \$25.00 will be assessed for balances of \$499.99 and less. **Activity defined as either a deposit (not to include interest that is compounded to the account) or a withdrawal from the account.	\$25.00

ALLPOINT ATM NETWORK NOTICE

Effective on the System Conversion Date, access to the Allpoint ATM network will be discontinued.

BUSINESS BANKING DIRECT OVERVIEW

Business Banking Direct provides robust online and mobile banking services. It is available to customers with certain business deposit and/or loan accounts. Features include:

- Highly secure login
- Flexible ad hoc reporting
- Granular user entitlements
- Transaction approvals to maintain tight controls
- Mobile app with seamless integration across desktop and mobile devices
- Bill Pay and eStatements

For more information, visit: SunflowerBank.com/BusinessDirect

TREASURY MANAGEMENT DIRECT OVERVIEW

Treasury Management Direct is designed for companies with high transaction volumes that need ACH and wire payment solutions and offers options for additional fraud prevention features. A Commercial Checking Account or Public Fund Checking Account is required in order to use Treasury Management Direct and its services.

Features include:

- Intuitive interfaces across multiple devices
- Highly-granular user permissions
- Flexible, powerful ad hoc reporting
- Seamless integration with your accounting software
- Payment solutions including ACH and wire transfers
- Transaction controls to maintain control
- Positive Pay for checks and ACH
- Customizable user dashboards
- Mobile app with seamless integration across desktop and mobile devices
- Bill Pay and eStatements

For more information, visit: SunflowerBank.com/TMDirect

TREASURY SERVICES STANDARD FEES

For Commercial Checking Accounts and Public Fund Checking Accounts

Account Services	
Monthly Fee Per Commercial Checking Account	\$25.00
Credits	
Deposit/ACH Credit/Other	\$0.15
Deposited Item	\$0.15
Debits	
Check/ACH Debit/Other	\$0.18
Returned Deposited Item	\$8.00

Stop Payment	
Stop Payment	\$36.00

Online Banking	
Online Banking Monthly Maintenance Per Account	\$40.00
Bill Pay Monthly Maintenance Per Account	\$10.00

Wires	
Wire Module Monthly Maintenance Per Company ID	\$10.00
Incoming Domestic	\$16.00
Incoming International	\$18.00
Outgoing Domestic in Branch	\$50.00
Outgoing Domestic Online	\$22.00
Outgoing International	\$50.00

ACH Services	
Origination Monthly Maintenance Per Account	\$35.00
Per File Batch	\$7.00
Per Item Originated	\$0.20
NOC (Notice of Change) Fee	\$1.25
After Hour Per Hour	\$30.00
File Correction Fee	\$25.00
Return Credit	\$6.00
Return Debit	\$6.00
EDI Statement Monthly Maintenance Per Account	\$20.00

Sweeps	
Investment Loan Sweep	\$150.00
LOC (Revolving Line of Credit) Sweep	\$250.00
Loan and Investment Sweep	\$250.00
ZBA (Zero Balance Account) Sweep	\$25.00

Fraud Prevention	
ACH Positive Pay	
ACH Positive Pay Per Account	\$30.00
ACH Positive Pay Exception Per Item	\$1.00
ACH Blocker	\$25.00
Check Positive Pay	
No Recon Monthly Maintenance Per Account	\$35.00
No Recon Per Item	\$0.10
Full Recon Monthly Maintenance Per Account	\$75.00
Full Recon Per Item	\$0.13
Exception Per Item	\$1.00
Payee Match Per Item	\$0.60

MOBILE Remote Deposit Capture	
Remote Deposit Monthly Maintenance Per Account	\$15.00

DESKTOP Remote Deposit Capture	
Remote Deposit Monthly Maintenance Per Account	\$40.00
Per Item	\$0.15

Custom Pricing Services	
Lockbox	Custom
Cash Vault	Custom

Other	
Returned Mail Processing (per month)	\$6.00
Garnishments Affecting Your Account	\$75.00 each

Special Statement Requests	
Account Activity Printout	Included
Statement Reproduction	\$5.00
Copies of Deposits and Checks	\$3.00
Special Cutoff Statement / Reset	\$5.00
Additional Statement Copy	\$5.00

Fees subject to change without prior notification.

SMALL BUSINESS CHECKING ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The Small Business Checking Account is a basic non-interest bearing DDA account designed specifically for small business customers who perform a limited number of transactions each statement cycle and do not have a current need for ancillary products such as ACH Services, Positive Pay or Remote Deposit Capture (*list is not all-inclusive*). These and other Treasury Management services require the analyzed Commercial Checking product.

MINIMUM BALANCE REQUIREMENT

- There is no minimum daily balance to maintain.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** The standard account maintenance fee for this account is \$9.00. The monthly account maintenance fee will be waived when your business maintains a minimum average collected deposit relationship balance of \$45,000 or more. **However, as part of the merger and account conversion to Sunflower Bank, the account maintenance fee you are accustomed to for your Business Checking Account at Pioneer Bank is not changing at this time.**
- **ACTIVITY FEE:** This checking account includes 200 items each statement cycle. An item is defined as any debit or credit (including deposited items) posted to the account. After 200 items there is a \$0.30 per item cost.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- VISA® Business Debit Card
- Online and Mobile Banking access, including Bill Payment and eStatements
- Sunflower Bank Business VISA® Credit Card with no annual fee. (Subject to approval.)

COMMERCIAL CHECKING ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The Commercial Checking Account is an analyzed account designed for customers with high transaction activity and advanced needs for Treasury Management services such as ACH Services, Positive Pay and Remote Deposit Capture. No minimum balance required.

ACCOUNT, ACTIVITY AND TREASURY SERVICES FEES

- See Standard Fee Schedule on page 39 for complete list of available services. Earnings Credit may offset fees.
- Analyzed service charges are debited from the account on the 10th calendar day of the following month. If the 10th calendar day falls on a weekend or holiday, the fees will be debited on the business day prior.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- VISA® Business Debit Card
- Sunflower Bank Business VISA® Credit Card with no annual fee. (Subject to approval.)

CIVIC CHECKING ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The Civic Checking Account is a basic account designed specifically for small civic entities and clubs (examples include Boy Scouts, swim teams and PTAs) and non-profit entities.

MINIMUM BALANCE REQUIREMENT

- There is no minimum daily balance to maintain.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** This account has no monthly maintenance fee.
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.

TRANSACTION LIMITS

Your Civic Checking Account allows unlimited deposits and withdrawals.

STATEMENT OPTIONS

You may choose to receive either a Paper or eStatement (including images of deposit tickets and written checks) at no charge.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- VISA® Business Debit Card
- Online and Mobile Banking access, including Bill Payment and eStatements.
- Sunflower Bank Business VISA® Credit Card with no annual fee. (Subject to approval.)

BUSINESS CHECKING PLUS INTEREST ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

Business Checking Plus Interest is an interest-bearing DDA account designed for business customers who maintain an average daily ledger balance of \$15,000 or more during the monthly statement period and would like to earn interest.

MINIMUM BALANCE REQUIREMENT

- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** The standard monthly account maintenance fee for this account is \$20.00 when the average daily ledger balance of the account is less than \$15,000 during the statement cycle.
- **ACTIVITY FEE:** This checking account includes 100 items each statement cycle. An item is defined as any debit or credit (including deposited items) posted to the account. After 100 items there is a \$0.50 per item cost.

TRANSACTION LIMITS

The Business Checking Plus Interest Account, is an interest-bearing NOW account. The Bank reserves the right to require at least seven days' written notice prior to withdrawal or transfer of any funds in the account.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- VISA® Business Debit Card
- Online and Mobile Banking access, including Bill Payment and eStatements
- Sunflower Bank Business VISA® Credit Card with no annual fee. (Subject to approval.)

RATE INFORMATION

If your daily collected balance is more than \$0, interest is paid on the collected balance in your account. Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time. The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

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 daily collected balance in your account each day.

COMPOUNDING AND CREDITING OF INTEREST

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example checks).

ADDITIONAL ACCOUNT INFORMATION

The Business Checking Plus Interest Account consists of two sub-accounts, a Checking Account and a Money Market Account, which are treated as one for the purpose stated in this document as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

INTEREST ON LAWYERS TRUST CHECKING ACCOUNT (IOLTA) ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The IOLTA Checking is an interest-bearing (NOW) account. The account holds client payments not-yet-earned and/or monies owed to third parties. Interest earned on this account is remitted to the state of Texas as a method of raising money for charitable purposes — primarily the provision of civil legal services to indigent persons.

MINIMUM BALANCE REQUIREMENT

- There is no daily minimum balance to maintain.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** This account has no monthly maintenance fee.
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.

TRANSACTION LIMITS

The IOLTA Checking Account is an interest-bearing NOW account. The Bank reserves the right to require at least seven days' written notice prior to withdrawal or transfer of any funds in the account.

STATEMENT OPTIONS

You may choose to receive either a Paper or eStatement (*including images of deposit tickets and written checks*) at no charge.

RATE INFORMATION

If your daily collected balance is more than \$0, interest is paid on the collected balance in your account. Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time. The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

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 daily collected balance in your account each day.

COMPOUNDING AND CREDITING OF INTEREST

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ADDITIONAL ACCOUNT INFORMATION

The IOLTA Account consists of two sub-accounts: a NOW Account and a Money Market Account, which are treated as one for the purpose stated in this document as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

PUBLIC FUND CHECKING ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The Public Fund Checking Account is an analyzed account designed for public fund entities with high transaction volume and advanced needs for Treasury Management services such as ACH Services, Positive Pay and Remote Deposit Capture. No minimum balance required.

ACCOUNT, ACTIVITY AND TREASURY SERVICES FEES

- See Standard Fee Schedule on page 39 for complete list of available services.
- Analyzed service charges are debited from the account on the 10th calendar day of the following month. If the 10th calendar day falls on a weekend or holiday, the fees will be debited on the business day prior.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- VISA® Business Debit Card
- Sunflower Bank Business VISA® Credit Card with no annual fee. (Subject to approval.)

RATE INFORMATION

The product will have the following interest rate tiers that will be paid when your daily collected balance meets the minimum dollar amount for the tier.

Interest Rate Tier Level	Minimum Daily Collected Balance for Tier Level
1	\$0.01
2	\$10,000.00
3	\$25,000.00
4	\$50,000.00+

Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time. The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

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 daily collected balance in your account each day.

COMPOUNDING AND CREDITING OF INTEREST

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ADDITIONAL ACCOUNT INFORMATION

The Public Fund Checking Account consists of two sub-accounts, a Checking Account and a Money Market Account, which are treated as one for the purpose stated in this document as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

PUBLIC FUND SELECT CHECKING ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

Public Fund Select Checking is an interest-bearing (NOW) account.

MINIMUM BALANCE REQUIREMENT

- There is no daily minimum balance to maintain.
- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** This account has no monthly maintenance fee.
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.

TRANSACTION LIMITS

The Public Fund Select Checking Account is an interest bearing NOW account. The Bank reserves the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the account.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- VISA® Business Debit Card
- Online and Mobile Banking access, including Bill Payment and eStatements
- Sunflower Bank VISA® Credit Card with no annual fee. (Subject to approval.)

RATE INFORMATION

If your daily collected balance is more than \$0, interest will be paid on the collected balance in your account. Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time. The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

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 daily collected balance in your account each day.

COMPOUNDING AND CREDITING OF INTEREST

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

ADDITIONAL ACCOUNT INFORMATION

The Public Fund Select Checking Account consists of two sub-accounts: a NOW Account and a Money Market Account, which are treated as one for the purpose stated in this disclosure as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

MEGA MONEY MARKET — BUSINESS ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The Mega Money Market Account allows your business to earn interest on its working capital while keeping access to the funds. To be eligible to open a new Mega Money Market account you must have a business checking account with Sunflower Bank or First National 1870. Public Fund and brokered deposits are not eligible for the Mega Money Market account.

As part of the merger and account conversion to Sunflower Bank, the requirement to have a business checking account has been waived for the converted accounts.

MINIMUM BALANCE REQUIREMENT

- An account is considered closed when the ledger balance is zero.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** The standard account maintenance fee for this account is \$8.00. This fee is waived when the you maintain a minimum daily account balance of \$1,000.00 during the monthly statement cycle.
- **EXCESSIVE TRANSACTION FEE:** An Excessive Transaction Fee of \$6.00 will be charged for each debit to the account in excess of six (6) debits per monthly statement cycle.

TRANSACTION LIMITS

The following “new money” deposit requirements are waived for converted Pioneer Bank Money Market Accounts.

The Mega Money Market Account is intended to only receive deposits of “new money” to the Bank. Deposits or transfers of money already on deposit with the Bank are not permitted. The account will be monitored to ensure compliance with this requirement. Deposits that do not meet the “new money” requirement will be debited from your Mega Money Market Account and deposited to your business checking account. You will be notified by mail should this occur.

The Bank reserves the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the account.

STATEMENT OPTIONS

Statements (*including copies of deposit tickets and written checks*) are included at no charge when the statement is delivered to you electronically via our eStatement service. To register or to update your statement delivery method for this account to eStatements, login through Online Banking.

PAPER STATEMENT FEE

Paper statements (*including copies of deposit tickets and written checks*) will be provided for a monthly fee of \$5.00. This fee will be waived until December 6, 2021 for former Pioneer Bank accounts.

OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following services:

- Online and Mobile Banking, including eStatements
- Sunflower Bank VISA® Credit Card with no annual fee. (Subject to approval.)

RATE INFORMATION

The product will have the following interest rate tiers that will be paid when your daily collected balance meets the minimum dollar amount for the tier.

Interest Rate Tier Level	Minimum Daily Collected Balance for Tier Level
1	\$0.00
2	\$25,000.00
3	\$100,000.00
4	\$250,000.00
5	\$1,000,000.00

Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time. The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

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 daily collected balance in your account each day.

COMPOUNDING AND CREDITING OF INTEREST

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH

Interest begins to accrue no later than the business day we receive the credit for the deposit of non-cash items (for example, checks).

BUSINESS SAVINGS ACCOUNT INFORMATION

ACCOUNT DESCRIPTION

The Business Savings Account provides a way to invest for short- and long-term financial goals. The account earns interest and permits withdrawals as needed.

MINIMUM BALANCE REQUIREMENT

A deposit of \$100 is required to open this account. There is no daily minimum balance requirement to meet before you earn interest. A minimum daily balance of \$100 is required to avoid the imposition of the quarterly maintenance fee for the statement cycle.

FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** The standard quarterly maintenance fee for this account is \$5.00. This fee is waived when you maintain a minimum daily account balance of \$100.00.
- **EXCESSIVE TRANSACTION FEE:** An Excessive Transaction Fee of \$1.00 will be charged for each debit to the account in excess of six (6) debits per quarterly statement cycle.

TRANSACTION LIMITS

The Bank reserves the right to require at least seven days' written notice prior to withdrawal or transfer of any funds in the account.

STATEMENT OPTIONS

You may choose to receive either a Paper or eStatement (*including images of deposit tickets and written checks*) at no charge.

OTHER ACCOUNT PRIVILEGES AND SERVICES

- Online and Mobile Banking, including eStatements
- Sunflower Bank Business VISA® Credit Card with no annual fee. (Subject to approval.)

RATE INFORMATION

The product will have the following interest rate tiers which will be paid when your daily collected balance meets the minimum dollar amount for the tier.

Interest Rate Tier Level	Minimum Daily Collected Balance for Tier Level
1	\$0.00
2	\$25,000.00
3	\$100,000.00
4	\$250,000.00
5	\$1,000,000.00

Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time. The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

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 daily collected balance in your account each day.

COMPOUNDING AND CREDITING OF INTEREST

Interest will be compounded and credited to your account each calendar quarter on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH

Interest begins to accrue no later than the business day we receive the credit for the deposit of non-cash items (for example, checks).

OVERDRAFT PRIVILEGE (ODP) DISCLOSURE

Overdraft Privilege (ODP) is a discretionary service that is currently offered on limited Sunflower Bank business checking accounts. With ODP, the Bank has the discretion to pay overdrafts within the Overdraft Privilege limit, but payment by Bank is a discretionary courtesy and not a right of the customer or an obligation of Bank. If your Pioneer Bank checking account is being converted to a Small Business Checking or Business Checking Plus Interest account and includes this service at the time of system conversion, it will continue with the terms and limits outlined in the following disclosure.

Please refer to the Overdraft Privilege (ODP) Disclosure section of the enclosed Supplemental Disclosure for the effective date.

On or after system conversion, please contact your local branch or call Customer Care at 888.827.5564 if you would like to inquire about adding this service to your eligible checking account.

Discretionary Overdraft Privilege Disclosure

It is the policy of Sunflower Bank, N.A. (Bank) and all entities which operate as a division of Sunflower Bank, N.A. to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Terms and Conditions Agreement provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories Bank with regard to your checking account. The Terms and Conditions Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Disclosure and the Terms and Conditions Agreement and Disclosure. A copy of the Terms and Conditions Agreement is available to you on request from any banking location.

The Overdraft Privilege is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your then-existing Overdraft Privilege limit and the amount of the overdraft fee. Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by Bank of an overdraft check (or item, such as an ATM withdrawal) does not obligate Bank to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item).

Pursuant to Bank's commitment to always provide you with the best level of service, now and in the future, if you maintain your account in good standing, which includes at least:

- A) Bringing your account to a positive balance within every thirty-five (35) day period for a minimum period of 1 business day;
- B) Not being in default on any loan or other obligation to Bank and
- C) Not being subject to any legal or administrative order or levy

Bank will have the discretion to pay overdrafts within the Overdraft Privilege limits, but payment by Bank is a discretionary courtesy and not a right of the customer or an obligation of Bank. An Overdraft Privilege limit of \$100 will be given at account opening to eligible consumer and business customers. This privilege for consumer checking accounts will generally be limited to a maximum of \$700 overdraft (negative) balance (*\$350 overdraft (negative) balance for accounts opened online*) after a 30 day period. Eligible Business accounts will generally be limited to a maximum of \$1000 (negative) balance after a 30 day period.

Of course any and all fees and charges, including without limitation, the non-sufficient funds

fees (as set forth in our fee schedules and deposit account agreement and disclosure), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the Overdraft Privilege amount as a result of the assessment of a fee.

The total of the discretionary Overdraft Privilege (negative) balance, which includes any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure. Our standard Overdraft fee of \$36.00 will be imposed for overdrafts created by checks, ACH, ATM withdrawals, everyday debit card transactions, in-person withdrawals, or by other electronic means. We do not charge an Overdraft fee if a consumer account is overdrawn \$10.00 or less on any given day. These limitations do not apply to business accounts. Should your account be overdrawn for 10 consecutive business days, your account will be assessed an Extended Overdrawn Balance Fee of \$25.00.

While Bank will have the discretion to pay overdrafts on accounts in good standing (as described above), any such payment is a discretionary courtesy, and not a right of the customer or an obligation of Bank and Bank in its sole and absolute discretion, can cease paying overdraft at any time without prior notice of reason or cause. If you do not maintain your account in good standing, the Overdraft Privilege limit will be reduced or removed.

For our consumer customers, Bank will not pay overdrafts for ATM or everyday debit card transactions unless Bank has provided you with the notice required by §1005.17(b) of Regulation E and you have opted in to the payment of these overdrafts. In order to avoid overdrafts due to ATM and everyday debit card transactions, Bank will place a hold on your account for any ATM or everyday debit card transaction authorized until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized. The amount of the hold will be for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules.

Both consumer and commercial customers may discontinue having Overdraft Privilege cover future transactions at any time by contacting one of our Customer Service Representatives at 888.827.5564.

CERTIFICATE OF DEPOSIT PENALTY DISCLOSURE

Effective upon system conversion, certificates of deposit will be subject to the following penalties for early withdrawal. This change is more advantageous to you in comparison to your existing Pioneer Bank contract.

Refer to the Certificates of Deposit section of the Supplemental Disclosure for the effective dates.

A Certificate of Deposit is a Time Deposit as defined by Federal Regulation. To retain this status the Bank will impose a penalty if it permits you to withdraw all or part of your Certificate of Deposit prior to maturity. If a withdrawal is made within six days of the date of the deposit or date of last withdrawal, a penalty of at least seven days' simple interest on amount withdrawn will be applied.

Certificates of Deposit opened or renewed **prior to** system conversion will be subject to the following early withdrawal penalty:

1. Thirty (30) days simple interest for certificate of deposit with a term of one year or less, at the current rate of interest being paid on this certificate of deposit, on the amount withdrawn, or ninety-one (91) days simple interest for certificate of deposit with a term of more than one year, at the current rate of interest being paid on this certificate of deposit, on the amount withdrawn;

Certificates of Deposit opened or renewed **on or after** system conversion will be subject to the following early withdrawal penalty: the greater of:

1. Thirty (30) days simple interest for certificate of deposit with a term of one year or less, at the current rate of interest being paid on this certificate of deposit, on the amount withdrawn, or ninety-one (91) days simple interest for certificate of deposit with a term of more than one year, at the current rate of interest being paid on this certificate of deposit, on the amount withdrawn;

or

2. The amount by which the current interest rate being paid on this certificate of deposit is less than the interest rate offered by the bank on the date of early withdrawal for certificates of deposit of the same type and term, multiplied by the number of years (expressed as a decimal) remaining to maturity, on the amount withdrawn.

EXCEPTION TO EARLY WITHDRAWAL: If any owner of a Certificate of Deposit dies, or is declared to be legally incompetent by a court or other administrative body of competent jurisdiction, we will grant a proper request for early withdrawal. No penalty will be applied on the amount withdrawn as a result of such withdrawal.

SAFE DEPOSIT BOX TERMS & CONDITIONS

Refer to the **Safe Deposit Box Terms & Conditions** section of the **Supplemental Disclosure** for the effective date.

Please continue to access and use your **Safe Deposit Box** as you normally do.

You will receive a **Safe Deposit Box Payment notice** 30-days in advance of lease renewal.

- **Safe Deposit Box information will not be viewable in Online Banking at this time.**
- **For your convenience, we offer automatic payments for Safe Deposit Box rental dues. Please contact your local branch to enroll.**

Safe Deposit Box Lease Agreement Renewal

1. **Definitions.** *You* and *your* refer to each and all of the lessees. *We*, *us*, and *our* refer to Sunflower Bank, N.A. Safe deposit box refers to a box or container and the space it encloses. *Vault* refers to our room for keeping safe deposit boxes. *PIN* refers to personal identification number. *Default* refers to any failure to perform as agreed in this lease. *Lease indebtedness* refers to any amounts due us from you under this lease. Unless otherwise specified, words in the singular include the plural, and words in the plural include the singular.
2. **Lease of Safe Deposit Box.** We are leasing to you the safe deposit box identified on the renewal notice and space for it in our vault. You will pay us an annual rent in advance. The initial annual rent is stated on your initial lease agreement. We can change the annual rent after the first year by 30 days advance written notice to you. We may debit the identified account for the rent or any other lease indebtedness without notice to you. If the rent or any other lease indebtedness is not timely paid after such notice, or if there are insufficient funds in such account, you are in default and we can, but are not required to, debit any of your other deposit or share accounts with us without notice to you. This lease will automatically renew for additional one-year terms unless we receive written notice from you, terminating the lease, by no later than the applicable anniversary date of this lease.
3. **Access to Vault and Safe Deposit Box.** The days and times when you will have access to our vault and the safe deposit box and your means of access will depend upon our security procedures, which we can change from time to time. Such procedures can include keys or combinations to the vault or to the safe deposit box, passwords, PINs, signatures, fingerprints, handprints, or other safeguards. We will promptly provide you with information and guidance regarding our security procedures, including any changes. We will not have access to the safe deposit box or its contents, except as required by law, as required by court or administrative order, or as otherwise provided in this lease.

We may require that you examine the contents of the safe deposit box outside of our vault, in rooms provided for that purpose.

4. **Our Responsibilities.** We promise to exercise reasonable care. Except as otherwise required by law or otherwise provided in this lease, it is agreed that we will not have possession or control of the safe deposit box or its contents and that our responsibilities and liabilities:
 - (a) Will be limited to those of someone who leases property to another;
 - (b) Will not extend beyond the exercise of reasonable care;
 - (c) Will not result in any presumptions adverse to us or in our having the burdens of proof, persuasion, or coming forth with evidence at any stage of any litigation regarding the vault, the safe deposit box, the safe deposit box contents, or their

- loss, damage, or destruction; and
- (d) Will not extend beyond the monetary value of the safe deposit box contents and will not include any damages for, resulting from, or relating to any illegal or dangerous items stored in the safe deposit box.

In no event will our liability exceed any applicable statutory maximum.

5. **Joint Tenants.** If this lease has two or more lessees, they are joint tenants with right of survivorship with respect to the lease and the safe deposit box. If any of you die, the surviving lessees and only the surviving lessees will continue to have rights under the lease and to the safe deposit box. If there are two or more survivors, their rights under the lease and to the safe deposit box will be held in joint tenancy with right of survivorship. Nothing in this paragraph, however, will determine or affect the ownership of the contents of the safe deposit box or preclude any statutory right of access to the safe deposit box upon the death of a lessee.
6. **Deputies.** A deputy is an agent, attorney-in-fact, or other representative of the appointing lessee(s) with authority to act on behalf of the lessee(s) with respect to the lease, the safe deposit box, and its contents. Unless otherwise required by law:
- (a) Whether a deputy's authority will or will not survive the disability of the appointing lessee will depend upon the intention indicated on the lease agreement. There will be no disability prior to a court determination to that effect, and a deputy's authority will continue in any event until we receive actual written notice of the disability;
 - (b) A deputy's authority will continue until it ceases under law or under the terms of this lease;
 - (c) A deputy's authority will cease upon the death of all lessee(s) and our receipt of actual written notice thereof;
 - (d) A deputy's authority will cease if the corporation, partnership, or other non-individual appointing lessee ceases to exist and we receive actual written notice thereof;
 - (e) A deputy's authority can be revoked at any time by the lessee(s)' completion of a new lease agreement.
7. **Corporations, Partnerships, Associations, Organizations.** If you are a corporation, partnership, association, or other organization, you will at our request provide us with a statement in a form satisfactory to us of your board of directors or other governing body indicating authority to enter into this lease and to appoint deputies.
8. **Contents Not Insured.** The contents of the safe deposit box are not insured by us or any government insurance program. Our not insuring the contents does not constitute a failure to exercise reasonable care. If you want the contents to be insured, you will have to arrange for your own insurance at your own expense.
9. **No Illegal or Dangerous Items.** You will not store any illegal or dangerous items in the safe deposit box.
10. **Your Obligation of Reasonable Care.** You must exercise reasonable care regarding our vault, our security procedures, the safe deposit box, and its contents, and must promptly report to us any problems or unsafe or insecure conditions that you observe in using the safe deposit box.
11. **Death, disability, dissolution, or Bankruptcy.** Each of you agrees to give us notice in writing of the death or disability of, or any dissolution, separation, annulment, or bankruptcy proceedings regarding, any of you as soon as such knowledge is obtained. You also agree to give us such notice orally before your next entry into the

safe deposit box.

12. **Keys, Combinations, and Other Access Devices.** You agree not to duplicate any keys provided to you pursuant to this lease. You will return all keys and supply us with all combinations, passwords, PINs, and other access devices on termination of this lease. You will notify us immediately if you lose a key or lose or forget your combination, password, PIN, or other access device. You will pay us any reasonable costs that we incur as a result of such loss or forgetfulness; as a result of your failure to provide us with such keys, combinations, passwords, PINs, or other access devices on termination of this lease; as a result of our being required by law or court or administrative order to obtain forced entry; or as a result of our obtaining forced entry pursuant to the Remedies section of this lease.
13. **Court Orders and Litigation Expenses.** We have no obligation to challenge the validity of, and are entitled to comply with, any court or administrative order with respect to the safe deposit box or its contents. You will pay our reasonable expenses, including attorneys' fees, in the event we become involved in a dispute or litigation concerning the safe deposit box or its contents.
14. **Hold Harmless.** You will indemnify and hold us harmless with respect to your actions regarding the safe deposit box and its contents; with respect to the actions of any deputy; with respect to the actions of any former deputy occurring before we receive actual written notice of the facts ending the former deputy's authority; and with respect to any disposition of safe deposit box contents we make pursuant to this lease or the requirements of law.
15. **Termination, Vacation, and Removal of Contents.** Unless otherwise provided by law:
 - (a) Either you (or any of you) or we can terminate the lease for default by written notice, which will be immediately effective.
 - (b) We can terminate the lease for any other reason by thirty (30) days advance written notice; and
 - (c) Upon termination, you will immediately vacate the safe deposit box and remove all of its contents.

Any of you can sign the Termination Acknowledgement section of this lease on behalf of all of you. If the lease is terminated by us for any reason other than default, you will be entitled to a refund of any unearned portion of the annual rent (based on the remaining full months of the current lease) paid in advance not used to satisfy any other lease indebtedness. If the lease is terminated by you, you will be entitled to a refund of any unearned portion of the annual rent when there are at least three (3) full months remaining in the current lease term. No refund will be granted when there is less than three (3) full months remaining in the current lease term.
16. **Remedies.** We are entitled to all remedies for default that are available under law and to the extent permitted by law to the remedies of a bank, including but not limited to:
 - (a) We may suspend and deny you further access to the vault and safe deposit box.
 - (b) We may report the defaults to credit bureaus and consumer reporting agencies.
 - (c) We shall have a lien upon the contents of any safe deposit box for the rental thereon. We may, after giving not less than 60 days' written notice to you of our intention to enter the safe deposit box, remove the contents and sell the same for the payment of rent due or other expenses incurred by us in keeping the contents, and open the safe deposit box forcibly and remove the contents in the presence of two (2) of our employees, one of whom shall be an officer, when: (1) you have not paid the rent within 30 days after the same is due; or (2) you have failed to surrender possession of any safe deposit box within 30 days from the date of the termination of this lease. We shall retain such contents for at least 90 days after opening the safe deposit box. We then may sell any part or all of the contents at

public sale pursuant to the requirements for a commercially reasonable sale under article 9 of the Kansas uniform commercial code and retain from the proceeds of sale the rent due, the costs of opening and repairing the safe deposit box, the costs of sale and any other amounts due to us from you. Any article, item or document without apparent market value may be destroyed after two (2) years from the date of giving or mailing the required notice. Any notice required by this subsection (c) shall be delivered either personally or by registered mail delivered to the latest address shown on our safe deposit records.

17. **Suspension.** We can suspend access to our vault and your safe deposit box in the event of an emergency or to make alterations or repairs. Unless otherwise provided by law, we also can suspend such access in the event of legal issues, levies, attachments, garnishments, actions, or proceedings concerning the safe deposit box or its contents pending their resolution.
18. **Notices.** Except as otherwise provided by law, notices to us will not be effective until actually received, and notices to you will be effective on mailing, postage prepaid and properly addressed, whether or not actually received, provided we make a written record of the mailing at the time it occurs.
19. **Changes.** These Terms and Conditions, other than the right to terminate on 30 days advance written notice and your above stated right to a refund upon termination by us, can be changed by us upon 30 days advance written notice to you. No notice to you is required for changes to our security procedures, but we will provide you with information and guidance regarding them as indicated above.
20. **Miscellaneous.** This lease is governed by and subject to the laws of the United States and the State in which the safe deposit box is leased. Headings are not part of these Terms and Conditions and are for reference purposes only. This lease is the entire and only agreement between the parties concerning the safe deposit box.

BUSINESS AND COMMERCIAL LOAN INFORMATION

The merger will not affect existing loan terms (e.g., payment amounts, maturity dates). Loans will continue to be governed by the loan contract terms already in place. However, there will be changes to where loan payments should be mailed as well as visual changes to notices and statements.

Effective as of the System Conversion Date, you will begin receiving monthly billing statements from Sunflower Bank.

ONLINE BANKING

Loan payments made via Online Banking can continue to be made between loan and deposit accounts at Sunflower Bank.

LOAN PAYMENT REMITTANCE

Payments should continue to be made as per usual until system conversion. After system conversion, loan payments can be made at any Sunflower Bank or First National 1870 branch location. They can also be mailed to:

Sunflower Bank, N.A.
Attn: Loan Operations
PO Box 440
Salina, KS 67402-0440

PAYCHECK PROTECTION PROGRAM (PPP) LOAN INFORMATION

Customers who were approved for a PPP loan through Pioneer Bank should continue to access the PPP Portal as you do today. The link to the PPP Portal will not be changing. Upon merger closing, for your convenience, a link to the PPP Portal will be added to the Online Login Box on the SunflowerBank.com homepage as “PPP Portal (previously Pioneer Bank)”.

The merger will not affect the PPP loan forgiveness process with the SBA. Please continue to submit required information through the PPP Portal in a timely manner.

CONTACT INFORMATION

Prior to system conversion, please continue to contact your local branch or relationship manager for assistance.

FOR DEPOSIT ACCOUNT AND BUSINESS BANKING DIRECT SUPPORT, CONTACT CUSTOMER CARE

Monday-Friday: 8:00 AM–8:00 PM (CT)

Saturday: 8:00 AM–4:00 PM (CT)

Call: 888.827.5564 | CustomerService@SunflowerBank.com

Sunflower Bank, N.A.

Attn: Customer Care

PO Box 800

Salina, KS 67402-0800

REPORT LOST OR STOLEN DEBIT CARDS AFTER HOURS

Call: 888.472.3272

FOR TREASURY MANAGEMENT DIRECT SUPPORT, CONTACT TREASURY MANAGEMENT CLIENT SUPPORT

Monday-Friday: 8:00 AM – 7:00 PM (CT)

Call: 833.377.8265

Email: TMClientSupport@SunflowerBank.com

CHECKIT (AUTOMATED PHONE BANKING)

Call: 800.552.2432

IMPORTANT: Information sent by email is at risk of loss of confidentiality if the information is transmitted over the internet. We do not recommend sending confidential information such as Social Security Numbers or account numbers by email.

For information on all our accounts, services and locations, visit:

[SunflowerBank.com](https://www.sunflowerbank.com)



Bringing out the best in the lives we touch ...

Creating Possibility.



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