

FACTS

WHAT DOES LANDMARK BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- transaction history and payment history
- credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Landmark Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Landmark Bank, N.A. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 1-800-618-5503 or go to www.landmarkbank.com

What we do	
How does Landmark Bank, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Landmark Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ show your government-issued ID or give us your contact information ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Landmark Bank, N.A. does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Landmark Bank, N.A. does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial service providers, such as securities broker-dealers.</i>



LANDMARK BANK NA

COMMERCIAL DEPOSIT ACCOUNT AGREEMENT

TERMS. In this agreement 'you,' 'your,' and 'yours' mean Depositor. 'We,' 'our,' 'ours,' 'us,' and 'Bank,' mean LANDMARK BANK NA. Unless the context clearly requires otherwise, a singular term includes the plural and vice versa, and a word of one gender includes the other. 'Item' is any check, draft, or order for the payment of money, oral or written, in electronic or other form. 'Business day' is any day we are open for carrying on substantially all of our banking business other than Saturday, Sunday, or Federal Reserve Bank holiday. 'Such as' means the terms that follow are merely examples and are not intended to limit the possibilities. 'This agreement' means this document and any of the following, periodically amended, that we give you: fee schedule(s), Funds Availability Disclosure, the signature card, and any agreement for banking services connected with this account.

BINDING AGREEMENT. You have read this agreement and understand it is binding between you and us for a deposit account ('the Account').

ACCOUNT TYPE. If a demand account, it will not earn interest. If a savings or NOW account, we reserve the right to require seven days' written notice before any withdrawal. If a negotiable order of withdrawal (NOW) account, if any entity not allowed by federal regulations to have such an account becomes an owner, we will convert the account into a checking or savings account. If it is a savings or money market account, you may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and debit card and similar transactions from your account per month or statement cycle.

SUBACCOUNTS. If the account is a demand deposit account or NOW account, it will be a master account consisting of two subaccounts: a transaction and a nontransaction subaccount. The two subaccounts and transactions between them are for improving our efficiency, and will have no effect on your account or ability to use it. The amount of interest earned, fees incurred, and periodic statements will not be affected. We will maintain information on the subaccounts for regulatory reporting purposes only. All statements will consolidate the two subaccounts into the master account and show it as a single account. Beginning each statement period, we allocate the balance in the master account between the subaccounts based on formulae we can periodically change. All items will be posted against the transaction subaccount. If additional funds are needed, we automatically (without charge) transfer available funds from the nontransaction to the transaction subaccount. If excess funds accumulate in the transaction subaccount, we can transfer them to the nontransaction subaccount (without charge). Federal regulations limit preauthorized transfers from the nontransaction to the transaction subaccount to six per monthly statement period. In the sixth transfer, we will move the entire balance in the nontransaction subaccount to the transaction subaccount for the remainder of that statement period. The full collected balance in both subaccounts will be available at all times to pay items.

SEVERABILITY. If the courts determine that any part of this agreement is illegal or unenforceable, you agree that the remainder will be enforced and the offending provision changed to make it enforceable.

LAW, JURISDICTION AND VENUE. The laws of Missouri govern this agreement. The courts of that state will have jurisdiction of any dispute in connection with this agreement. You agree that venue will be proper in the courts in the county and city of our office where your representatives signed or delivered this agreement.

WAIVER OF JURY TRIAL. You waive your right to a jury trial in any dispute with us. Such disputes may be tried before a judge only.

WAIVER OF CLASS ACTIONS. You agree that the transactions of each depositor of this bank arises from a unique relationship between the bank and its depositor such that damages that may arise as a result of a violation or alleged violation of this agreement or the laws and regulations governing this agreement are not the same for all depositors and therefore not appropriate for class action treatment. **YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION AGAINST THIS BANK EITHER AS A MEMBER OF A PUTATIVE CLASS OR AS LEAD PLAINTIFF IN ANY DISPUTE AGAINST THE BANK.**

ARBITRATION. You or we may require that any controversy or claim relating to this agreement, or breach of it, be resolved through arbitration administered by the American Arbitration Association under its commercial rules. Judgment on any award rendered by the arbitrator may be entered in any court having jurisdiction.

CHANGES. We can change any term of this agreement by giving you notice as required by law. If the law does not require a particular type or period of notice, we can post the change in our lobby or other public area for five days before it takes effect. If you use the Account after the effective date of a change, that indicates your acceptance of the change.

ACCOUNT CLOSING. You or we may close the Account at any time without cause. We can close it without notice to you if we reasonably believe it will prevent loss to us or that you have violated this agreement. You will pay fees and costs for closing the Account, as well as any outstanding items. Our rights and your obligations survive any closing of the Account or cancellation of this agreement. You will not claim we wrongfully dishonored any items we return unpaid on or after the day the Account was closed.

DELISTING. If any of your shares or other equity interests are, or ever become, listed for trading on any securities exchange or the National Association of Securities Dealers Automated Quotation (NASDAQ) system, you will notify us immediately in writing upon their delisting or suspension of trading.

NOTICES. We can send you communication at the last address you gave us in writing. You will send us communication at our address in this agreement. The postmark or postage meter date, except where this agreement requires that something be 'actually received,' indicates when communication occurred. You will notify us immediately of any change in name, address, telephone number, or taxpayer identification number.

NO ASSIGNMENT. You understand that neither the Account nor your rights under this agreement can be assigned without our written permission. Your successors and assigns are bound by this agreement. Any actual or purported assignment is subject to our right of setoff.

EXPENSES. You will pay expenses we incur in good faith related to this agreement, such as fees on items sent for collection, foreign exchange charges, and unreimbursed research and copying fees when someone requires records about your relationship, and attorneys' fees we incur in good faith because of concerns about the Account, whether or not litigation has begun, and such fees through trial and all appeals, plus court costs. You also agree to pay any expense that we incur, including attorneys' fees in responding to any subpoena, writ, government agency or judicial order, search warrant, or other order which we may be required to respond to regarding your Account or your relationship with us.

INDEMNIFICATION. You will indemnify us against, and hold us harmless from, any and all losses, damages, costs, and attorney fees that we incur because of your failure to abide by any of the terms of this agreement.

NO WAIVER. Our failure to insist on your strict performance of any obligation under this agreement will not create any duty on our part to continue to do so. You will not claim that we waived our right to insist on proper performance.

OUR RIGHTS. Our rights under this agreement are cumulative, not exclusive. We can exercise any of them without giving up the right to exercise others.

RECORDING. You give permission to record your communications with us. You will make your staff aware of this permission, and obtain (and produce on request) consents to such recording from any of them who may contact us about your business.

SETOFF. You grant us the right to apply the Account balance to the payment of any debt that you owe us by maturity, default, acceleration, or other method, including direct obligations, such as cashed items charged back, promissory notes and agreements (including this one), and indirect obligations, such as guarantees and endorsements.

LEGAL PROCESS. If you or the Account are ever involved in a legal proceeding, such as divorce, garnishment, levy, or attachment, you will not hold us responsible for any damage you suffer from our actions in good faith reliance on any order or legal process. Any garnishment, levy, or attachment is subject to our right of setoff. If a bankruptcy or similar proceeding is filed by or against you, we can place an administrative hold on part or all of the balance while we seek to have the automatic stay lifted.

NO ACTIVITY. You understand that if you do not generate any transactions for 730 days, we can charge dormancy fees unless specifically forbidden by law. You understand if the lack of activity continues for the period set by abandoned property law, we will pay the balance to the state.

AUTHORITY. You will not grant anyone authority to conduct business with us on your behalf until we have reviewed the terms of authorization and have given you written acceptance. This includes authority such as power of attorney, bill-paying arrangement, or other method. You will not claim that we wrongfully dishonored items presented to us before we accepted the authorization. If you have not given us the proposed authorization for advance review, we can, in good faith, honor items and instructions from the person you authorized. You will not hold us responsible if someone you authorized misapplies your money. You assume all risk of improper acts by such person. We can consider an authorization valid until we actually receive written revocation and have had reasonable time to review and act upon it. If we accept an authority, we may revoke our acceptance of that authority at any time at our discretion. If you voluntarily disclose information about the Account that would permit someone to initiate a debit to the Account (such as account number, bank routing number, and next unused check number) to someone who wants to sell you goods or services, then you will be deemed to have authorized us to pay any debit to your Account that persons initiates.

CHECKS. You will not write a postdated check without giving us written notice, describing the check with reasonable certainty, at least five business days before you write the check. If you do not give us notice, we can pay the check when it reaches us, regardless of the date. You will use only approved checks and deposit slips. You will not attempt to create a 'substitute check' for deposit into the account without obtaining our express written consent in advance. You will not write a check using ink of a color or type that is not legible when imaged or copied. You will not deposit any check that was written in such ink, or that has any other features that would prevent it from being imaged or copied clearly and completely. You will verify your name, address, telephone, and the numbers in the magnetic ink character line across the bottom of the face of each document in each order of checks and deposit slips. If there is an error, you will not use the affected documents, but will notify us and the printer immediately. You will not hold us responsible for any amount beyond the replacement cost of the order (provided the checks were ordered through us). If we safekeep your cancelled checks and other items, we may destroy the originals and keep electronic or other images after a reasonable time has elapsed. We can destroy the images after a further reasonable time. Our sending your statement or making it available will be the same for all purposes as though we had included the cancelled checks and other items with the statement.

EXAMINATION OF ITEMS. You do not require us to comply with any restrictive legend on any item such as, 'void if not cashed within 90 days,' 'payment in full,' or other marking that is not one of the following: drawee bank name and location, payee name, endorser name, drawer signature, and the magnetic ink characters across the bottom front of the item. You will not hold us responsible for any late return caused by an endorsement stamp or other marking outside the area allowed for it by law. You will not claim that we failed to exercise ordinary care because our procedures do not require sight examination of each item with an amount below a figure we set periodically.

SIGNATURES TO COME. If you asked us to create the Account for multiple authorized signers, we can limit your use of the Account until all have signed.

LAWS, REGULATIONS. We are subject to extremely detailed laws and regulations. You will not hold us liable for anything we do or decline to do based on a good faith belief that it is required by law or regulation. Some laws allow parties to 'contract out' of the law's provisions and establish their own rules. You intend this agreement to do that whenever a term of this agreement conflicts with such a law. You will abide by the rules of any clearinghouse or automated clearinghouse that handles any part of a transaction.

UNLAWFUL INTERNET GAMBLING TRANSACTIONS. You understand that unlawful Internet gambling transactions that are prohibited under the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG ("restricted transactions") are prohibited from being processed through this account and your relationship with us. You agree to notify us immediately if you engage in any Internet gambling activities.

LIABILITY LIMIT. You will not hold us responsible for loss caused by an event beyond our control, such as war, terrorism, riot, labor trouble, natural disaster, computer problem, loss of electric power, communications, or transport. If we do not process a transaction in accordance with the terms of this agreement, our maximum liability shall be the amount of the transaction. In no circumstance will we be responsible for consequential damages for any action that we take or fail to take in regard to the Account.

DEPOSITED ITEMS. You understand all deposits are subject to verification and correction. We can accept an item for deposit or collection only, refuse, or return it. In receiving items we are acting only as your agent. We have no responsibility beyond ordinary care. You will not hold us responsible for default or negligence of our correspondents or for loss of items in transit. Each correspondent we use will be liable only for its own negligence. If we give you credit for an item, we can revoke it if the item is not paid. Items deposited by mail will not be considered received until we actually receive them. You will not hold us responsible for loss of any item until we have received it under this standard. If an item requiring endorsement is deposited without it, you authorize, but do not require, us to supply the missing endorsement. You will reimburse us for loss or expense we incur because of any missing endorsement, whether yours or another's, on a deposited item. If we do not process a transaction in accordance with the terms of this agreement, our maximum liability shall be the amount of the transaction. In no circumstance will we be responsible for consequential damages for any action that we take or fail to take in regard to the Account. We do not have to notify you of any nonrecurring ACH credits to the Account.

REMOTELY CREATED CHECKS. If you deposit any "remotely created check," as defined in Federal Reserve Regulation CC, then you represent and warrant to us that the holder of the account upon which it is drawn authorized the issuance of that check for the amount and to the payee shown on the check. If anyone claims otherwise, you agree that we may immediately charge the amount of such check, plus any claimed interest, costs, and damages, against the Account. If there are insufficient collected funds in the Account to cover the amount of that charge, you agree that we may charge any other deposit accounts you have with us, or offset against any other amount we owe you. You agree to indemnify us against, and hold us harmless from, any and all such claims, including consequential and punitive damages, and our own reasonable attorney fees and costs in investigating and responding to such claims, whether or not litigation results.

WIRE TRANSFER NOTICES. You agree that we are not required to notify you of any incoming wire transfer or other electronic transfer of funds into the Account. You agree that any notice of such a transfer that we may give you shall not impose any duty on us to notify you of any other such transfer.

AUTOMATED CLEARING HOUSE TRANSACTIONS. Credit given by us to you with respect to an automated clearing house "ACH" credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry. Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payment in the periodic statement we provide you. We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses "ACH" and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, unless we have otherwise specified in a separate agreement with you that the law of some other state shall govern.

FOREIGN ITEMS. If an item payable at a foreign bank or in a foreign currency is deposited, you will be responsible for all collection charges and exchange rate risk on it. You understand that we will not credit such a deposit until receiving the proceeds in United States currency.

RETURNED ITEMS. We can charge for the amount of any deposited item that is returned unpaid. We can reprocess the item, but you do not require it. We can process a copy, electronic entry, or other evidence of the returned item instead of the original. You waive presentment, notice of dishonor, and protest.

'STALE' ITEMS. We can pay an item presented to us more than six months after the date on the item, but you do not require it. If you do not want us to pay such an item, you will place a stop payment on it.

STOP PAYMENTS. If you want us to stop payment on a check, you will provide the check number, date, payee name, and exact amount. You understand that if either the check number or the amount is not exact, our check processing equipment may not catch the check in time; you will not hold us responsible. If you telephone your stop payment, you will confirm it in writing on our form within 14 days. We will have reasonable time to act on any stop payment. You understand that a stop payment expires in six months. You will place a new stop payment if you do not want us to pay the check after the previous one expires.

BANK STATEMENTS. You will assign the duty to examine any paid items and reconcile bank statements to someone with no authority to perform transactions. You will promptly examine and reconcile each statement we send or make available. You will notify us immediately of any problem, such as forgery, unauthorized endorsement or debit, alteration or encoding error which results in a wrong amount being either credited or debited from your account that you find or reasonably should have found. If you do not notify us within 60 days after we sent or made available the earliest statement that gave an indication of the problem you will be responsible for any loss that your notifying us could have prevented unless you can establish that we failed to exercise ordinary care and that failure substantially contributed to the loss or that we did not act in good faith. Notwithstanding the above, if you fail to report any problem with your statement including a forgery, unauthorized endorsement, debit, alteration or encoding error within 60 days of when we send your statement or make it available to you the loss will be entirely yours and you can not assert a claim against the bank regardless of whether we exercised ordinary reasonable care with respect to the item paid.

OVERDRAFTS. We do not have to let you overdraw the Account. If we ever do, that does not mean we must continue to do so. You do not expect notice of an overdraft beyond a normal periodic statement.

CREDIT REPORTS. You authorize us to obtain reports about you periodically from organizations such as credit reporting agencies, check reporting services, and other entities, and to provide them information.

INCOMPLETE ITEMS. If an authorized signer signs a check or authorizes any item that is not completed, you will not hold us responsible for paying it as completed by anyone unless we actually know it was completed in an unauthorized way.

DISPUTED AUTHORITY. If anyone claims ownership over funds, and we have a good faith doubt about whether to recognize the claim, we can hold some or all of the balance until the claim is finally resolved. We can pay some or all of the balance into court in an interpleader or other action to determine ownership. You will not claim that we wrongfully dishonored items that were presented to us while such a dispute was pending.

OTHER SERVICES. If you want services from us that are not covered by this agreement, you will sign an agreement with us for those services.

CASHING YOUR CHECKS. Before we allow a person to cash an item, we can require identification, such as a driver's license or passport. We can secure further identification by methods such as photography, fingerprinting, and other biometric or technological means. If the person does not provide or permit identification, we can decline to cash the item and you will not claim that we wrongfully dishonored it.

ORDER OF PAYMENT INFORMATION. You understand that when two or more items are presented for payment on the same day, the law allows us to pay them in any order. For now, we have chosen to pay them in descending amount order. We can, in good faith, choose a different order of payment after giving you any legally required notice.

FACSIMILE. If you use a facsimile signature, you agree to absorb any loss resulting from its misuse.

LANDMARK BANK, N.A.

Overdraft Protection Advance Service Policy

It is the policy of Landmark Bank, N.A. ("we, us, or our") to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards.

A non-sufficient funds (overdraft/negative balance) may result from: A) the payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) payments authorized by you; C) the return, unpaid, of items deposited by you; D) charging your account for our applicable service charges and fees; E) the deposit of items to your account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid".

We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, all non-sufficient funds items that you may have, if your "eligible account type" has been open for at least thirty (30) days, you deposited at least \$400 or more within that same initial thirty (30) day period, and thereafter you maintain your account in good standing, which includes at least: (A) continuing to make deposits consistent with your past practices, (B) you are not in default on any loan obligation to us, and (C) your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien, we will consider, without obligation on our part, approving your reasonable overdrafts up to your assigned Overdraft Protection Advance Limit, including our fees. We reserve the right to require you to pay your outstanding overdraft (negative) balance, including our fees, immediately or on demand.

This discretionary* service will generally be limited to an \$800 overdraft (negative) balance for eligible checking account types. Our normal fee includes, without limitation, our non-sufficient funds (NSF) or overdraft (OD) fees; currently \$29 per non-sufficient funds or overdraft item, as set forth in our fee schedule, will be charged for each transaction initiated for payment from your checking account that does not have sufficient collected funds. Typically, we will charge our normal NSF/OD fee whether we approve an overdraft item for payment or return it unpaid.

Our NSF/OD fees will be included in and count against your assigned Overdraft Protection Advance Limit of \$800. Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described above, or if you have too many overdrafts.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees.

- **Optional Overdraft Protection Services:** You may apply for overdraft protection through other products. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services. Stop in at any of our branches to ask about Overdraft Protection Transfer and Overdraft Protection Credit.

- **Ineligible Accounts and Limitations:** Available only for eligible checking accounts that are maintained in good standing as defined above. Savings Type Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Certain Trust Accounts and Minor Accounts (not of legal age) are not eligible for this service. We may, in our sole option and discretion,

limit the number of your accounts eligible for Overdraft Protection Advance to one account per household and/or one account per taxpayer identification number.

- **Eligible Account Types:** The account types that are eligible for Overdraft Protection are: Better Free, Better Interest, Better Investment, Community Hero, Better Regency, Free Small Business Checking, Business Checking, and Business Interest. Overdraft Protection Service is additionally provided to the following account types that are no longer offered: Free, Regular, Golden Key, Interest Checking, Horizon Club, Horizon Club Plus, Common Sense and Bonus Checking.

- **Transactions That May Cause or Create Overdrafts Using Your Overdraft Protection Advance Limit:** NSF transactions initiated for payment against your checking account may be paid by us using your assigned Overdraft Protection Advance Limit, including our fees. Our NSF/OD fee may be imposed for paying, or not paying, overdrafts you create by: Checks, ACH, In person (teller) withdrawal, or Internet/Online Banking transfers and bill payments, telephone banking transactions, other electronic means. ATM and everyday debit card transactions will only be covered if prior authorization is on file with the bank.

- **You May Always Opt-Out:** You may choose at any time to not participate in Overdraft Protection Advance by notifying one of our bankers who will explain what this ("Opt Out") means, and the potential consequences, for you.

- **If You Need Help:** Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at (800) 618-5503.

***ALWAYS A DISCRETIONARY SERVICE: Our Overdraft Protection Advance Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of or by us. Our Overdraft Protection Advance Service represents a purely discretionary courtesy or privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.**



LANDMARK BANK NA

REGULATION CC INITIAL DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 7:00 P.M. at a branch location or 2:00 P.M. at a Landmark Bank, N.A. ATM 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 7:00 P.M. at a branch location or 2:00 P.M. at a Landmark Bank, N.A. ATM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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 \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

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

HOLDS ON OTHER FUNDS (CHECK CASHING). If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT). If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.



Schedule of Fees

1099 Re-Issue Form*	\$2.00
Account Closing Fee*	\$25.00 for accounts closed during the first 90 days
ATM Card / Check Card Replacement*	\$5.00
ATM Network Fee*	\$2.00 per transaction excluding Landmark Bank ATMs
ATM Surcharge*	\$2.50 per transaction for non-Landmark Bank ATM cardholders
Cash Card/Payroll Card/Mi Connection Card*	\$4.95 per card, \$1.00 or 1% per load, whichever is greater
Cashier's Check*	\$5.00
Collection Fees *	\$15.00
Deposited Check Returned Unpaid*	\$4.00
Dormant Fee for Checking & Savings Accounts*	\$10.00 per month. The charge is assessed to locate owner(s) of abandoned accounts. Checking Accounts are considered dormant following one year of inactivity. Savings Accounts are considered dormant following two years of inactivity. Not applicable in Texas.
Foreign Currency Orders*	\$20.00 minimum plus postage and handling fees
Foreign Currency Draft Orders*	\$20.00 plus correspondent fee
Foreign Currency / Draft Collection*	\$25.00 plus correspondent fee
Garnishment and Levy*	\$50.00 per item
Image Copy*	\$1.00 per item
International Service Assessment (ISA) Fee*	1.5% of transaction amount**
Letter of Balance Verification*	\$2.00
Loan Amortization Schedule*	\$2.00
Night Deposit Lock Bag*	\$25.00
Notary Public Service (non-customer)*	\$2.00 per signature
Overdraft and Insufficient Funds*	\$29.00 per item. Fee may be imposed for covering overdrafts created by check, in person withdrawal, ATM withdrawal, or electronic means.
Overdrawn Account Fee (business accounts only)*	16.9% on overdrawn balances assessed monthly
Overdraft Protection - Transfer*	\$5.00 per occurrence, \$10.00 annual fee per account covered
Re-Cleared Deposited Item*	\$2.00
Research and Reconciling*	\$25.00 per hour and \$1.00 per copy; \$25.00 minimum
Return Mail Processing Fee*	\$5.00 one time fee
Returned Deposited Item Exception Handling*	\$4.00
Safe Deposit Box Fees*	
Late Payment Fee	\$5.00
Lost Key (two keys issued and box relocked)	\$25.00
Forced Entry	\$100.00
Special Statement with Check Images*	\$5.00
Special Statement without Check Images	\$3.00
Stop Payment*	\$29.00
Traveler's Checks*	\$1% of amount purchased
Wire Transfer Incoming*	\$10.00
Wire Transfer Domestic Outgoing*	\$20.00
Wire Transfer Foreign Outgoing*	
Sent in US Dollars	\$50.00
Sent in Foreign Currency	\$25.00
Zipper Bag*	\$5.00

*These fees are different than current Security Bank fees.

**If you use your card in a foreign country and/or to make a purchase in a foreign currency, you will be charged a currency conversion fee of 1.5% of the transaction amount.

Landmark Bank, N.A.
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