TRUTH IN SAVINGS

Brooks Bank, NA
302 Chickasha Ave
Chickasha, Oklahoma 73018

Consumer Savings Account

ACCOUNT NUMBER		DEPOSIT AMOUNT

RATE INFORMATION. The interest rate on your account is 1.000% with an annual percentage yield of 1.00%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A Balance Requirement Fee of $3.00 will be imposed every quarter if the average daily balance for the quarter falls below $100.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

DORMANT/INACTIVE ACCOUNT INFORMATION. After 13 months of no activity and an average balance of less than $50.00 a $5.00 Dormant / Inactive fee will be assessed quarterly.

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

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

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every quarter. You may only make 6 preauthorized transfers from your account every quarter. Additional withdrawals after the six free will incur a $2.00 Service Charge per withdrawal.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.
Withdrawals include teller withdrawals, automatic and electronic withdrawals. A transfer entered through mobile banking or online banking will not incur a fee. If you call the bank to transfer funds, a $2.00 telephone fund transfer voice applies at the time of the service. Your statement will show the number of withdrawals for which you are being charged a fee.

Paper statement fee of $1.85 if the balance is less than $5,000.00.

All fees will be assessed quarterly.

Overdraft fee may apply to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

Multiple fees may be charged for a given item since multiple attempts may be made to submit a returned item for payment. This could result in a fee regardless of the number of times an item is submitted to us for payment or whether we pay the item or decline it.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/31/2099. To obtain the current rate(s) and annual percentage yield information, please call (405)224-2200.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.