

Iowa Prairie Bank
Customers:

Iowa State Bank Welcomes You!

Welcome to Iowa State Bank!

On December 3, 2021, Iowa Prairie Bank will merge with Iowa State Bank!

What this means to you and your accounts...

This merger means more enhancements to the accounts you have, and more financial options to choose from to meet your needs, such as mobile banking and our great line of Kasasa checking and savings accounts that will become available to you on December 6, 2021. We encourage you to read the enclosed details on your checking, savings, money market, and other accounts.

Iowa State Bank has a proud heritage...

of offering financial services with a level of personal service that is second-to-none. We're large enough to offer all the conveniences and specialized services you want, while preserving our local responsiveness and strong commitment to each bank's community.

We're proud to have over 140 years of growth and success at Iowa State Bank, and welcome you to our family of customers!

Important Dates to Remember

1 Late November – Begin receiving new Iowa State Bank checks and debit cards.

2 December 3 – 5 Iowa Prairie Bank accounts will merge with Iowa State Bank.

3 December 6 – Iowa Prairie Bank accounts will be fully integrated into Iowa State Bank.

4 December 6 – Your new ISB debit card is now ready for use. Also, please start using your new ISB checks.

We're ready for you!

Iowa State Bank



Welcome Iowa Prairie Bank Customers!

On December 6, 2021, Iowa Prairie Bank will be fully integrated into Iowa State Bank. We are preparing for the conversion of our data processing systems on December 3-5, 2021, at which time Iowa Prairie Bank accounts will be converted to Iowa State Bank accounts.

We are very excited for the completion of the merger and to have you be a part of the Iowa State Bank family! While the name of your bank will change from Iowa Prairie Bank to Iowa State Bank, one thing won't change – our commitment to providing the friendly, personalized service and attention you need to reach your financial goals. When we complete the transition to Iowa State Bank, you can expect to see many of the same friendly faces (plus a few new staff members) that have served you at Iowa Prairie Bank.

We have developed a Welcome Guide to help answer any questions you may have and to foster a seamless transition for your new banking relationship. This guide includes Frequently Asked Questions (FAQs) regarding the status of deposit accounts, business accounts, IRAs, certificate accounts, debit cards, online banking, loans, and much more, including important, relevant dates.

Every banking relationship is unique, and you may have questions beyond the scope of this Guide. If you would like any further clarification whatsoever, please do not hesitate to contact your local ISB Bank office.

We hope you will take the opportunity to peruse our Welcome Guide for information that is relevant to you and your accounts. A copy of this Guide has been posted on the Merger Information page of **www.iowastatebank.net**, along with news and updates regarding the merger. We encourage you to check our website for the most up-to-date information.

We look forward to serving you and building new and strong relationships to help you achieve all your financial goals. Please allow me to be the first to say, "Welcome to the Iowa State Bank family, and thank you for your business."



Sincerely,

A handwritten signature in black ink that reads "Leroy Van Kekerix". The signature is written in a cursive style with a large initial 'L'.

Leroy Van Kekerix
President and CEO

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ABOUT YOUR ACCOUNT NUMBER

For most customers your account number will remain the same. There are a small number of accounts that have been identified as duplicate account numbers with another Iowa State Bank account, as such we will need to change the account number on those accounts. Those customers will receive a separate letter with additional information.

PLEASE NOTE: The transit routing number will change. Iowa State Bank's transit routing number is **073922432**.

Be sure to change any direct deposits you currently have set up through Iowa Prairie Bank to utilize the new transit number (and new account number if your number is changing) effective December 6, 2021. This will prevent any unnecessary delays in crediting funds to your account.

If you have any questions about your account number, just give us a call.

CHECKS AND DEBIT CARDS

CHECKS: Complimentary checks have been ordered for your account. If you have not received them by Dec. 6, please continue to use your current Iowa Prairie Bank check which will be processed as usual. If you receive your new checks before December 6, you can start using them on/after December 6.

DEBIT CARDS: If you have a debit card, your new Iowa State Bank debit card will be mailed in late November. Customers should expect to receive the cards November 29 – December 3, 2021. Your current Iowa Prairie Bank debit card will be closed on December 6, 2021.

Iowa State Bank Debit Card Activation: You may activate your new Iowa State Bank debit card upon receipt by calling the number provided on the label. Begin using this new card on December 6.

FREQUENTLY ASKED QUESTIONS

Q. What is happening with my current bank location and employees?

A. After the merger becomes official on December 6, the Iowa Prairie Bank locations in Brunsville, Merrill, and Hinton will remain open, and you'll continue to be served by many of the same employees you've come to count on, plus a few new employees.

Q. When will my accounts be transferred over to Iowa State Bank?

A. A systems integration will be completed over the weekend of December, 3-5, at which point your accounts will be transferred to Iowa State Bank. Starting on December 6, you will begin using Iowa State Bank checks and debit cards.

Checks: Complimentary checks have been ordered for your account. If you have not received them by December 6, please continue to use your current Iowa Prairie Bank checks **which will be processed as usual**. If you receive your new checks before December 6, you can start using them on/after December 6.

Q. What is the Iowa State Bank website address?

A. Iowa State Bank's website is www.iowastatebank.net. After Friday, December 3, all Iowa Prairie Bank website visits will be redirected to Iowa State Bank's website.

Q. What is Iowa State Bank's routing number?

A. The routing number is **073922432**

Q. Do I have to change my accounts, sign new forms and so forth?

A. Most account holders will not need to change their account number. The account type will be converted to an Iowa State Bank account type as outlined in the enclosed disclosures. With that said, we have found a small number of accounts that have a duplicate account number with an existing Iowa State Bank account. Those customers will receive a letter with further instructions.

FAQS ABOUT ONLINE BANKING

Q. Will I use the same User ID to access my accounts at Iowa State Bank?

A. Yes. However, it will be in all lower case.

Q. Will I use the same password that I use at Iowa Prairie Bank to access my accounts online at Iowa State Bank?

A. No. You will be given an initial password of isb + last 4 numbers of your ssn or tax id, (for example: isb1234). Upon first login on December 6, 2021, you will be asked to create a new unique password.

Q. Will I have access to all my online banking history?

A. No. You will need to download or record your online banking history from the old Iowa Prairie Bank system before **2pm on Friday, December 3, 2021**.

Q. How do I access Mobile Banking and Mobile Deposit?

A. You will have access to Mobile Deposit through the Iowa State Bank Mobile Banking apps starting on December 6, 2021. Simply download the Iowa State Bank app from your phone's app store and follow the instructions. You must enroll in Iowa State Bank's online banking service before you can sign up for Mobile Banking.

For additional information about our online banking and mobile banking services that will be available to you, please visit our education center for videos and tutorials at: www.iowastatebank.net/resources/education-center.

FREQUENTLY ASKED QUESTIONS

Q. What are the limits for Mobile Deposit?

- A. The limits for Mobile Deposit are as follows:
- \$2500 Daily Check Limit, \$5000 Daily Mobile Deposit Limit
 - Checks must be endorsed “FOR MOBILE DEPOSIT ONLY” and signed.



FAQS FOR DEBIT CARDS AND SAFE DEPOSIT BOXES

Q. When will I receive a new debit card?

- A. If you have a debit card, your new Iowa State Bank debit card will be mailed to you towards the end of November. Customers should expect to receive the cards before December 3.

Iowa State Bank Debit Card Activation: You may activate your new Iowa State Bank debit card upon receipt by calling the number provided on the label. **Begin using this new card on December 6.**

Your current Iowa Prairie Bank debit card will be closed on December 6, 2021. **VERY IMPORTANT:** If you have automatic, recurring debits set up on your account, be sure to provide the new card number and expiration date to every vendor that directly debits your account (merchants, auto bill payments, online wallets and/or merchant websites).

Q. What will happen to my safe deposit box at Iowa Prairie Bank?

- A. Your Safe Deposit box will remain in the same location and will be accessible with the same key.

MISCELLANEOUS FAQS

Q. What if I have deposits at both Iowa Prairie Bank and Iowa State Bank?

- A. If you have deposits at Iowa Prairie Bank and Iowa State Bank you will still have two accounts. As a result of this transaction, your account(s) at Iowa Prairie Bank will automatically become accounts at Iowa State Bank. As you may be aware, FDIC insurance generally covers a depositor's account in any bank up to \$250,000. Therefore, if, as a result of the transaction, you will have funds on deposit at Iowa State Bank in excess of \$250,000, you should pay particular attention to this paragraph. In accordance with Section 8(q) of the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, separate insurance on the transferred deposits will continue for six months.

Q. What happens to my Certificate of Deposit or IRA?

- A. There will be no change to the rates or terms that you currently have. Please see “Truth in Savings” for early withdrawal penalty details and auto renewal.

Q. I currently have a loan with Iowa Prairie Bank, how will it change?

- A. All loans in force will continue as contracted, with no change in rates or terms.

Q. My mortgage is with Iowa Prairie Bank now. What action must I take?

- A. The only change you will need to make is to make your payment payable to Iowa State Bank. Your mortgage terms will not change and Iowa State Bank will continue to service your mortgage locally.

Q. Will I be able to continue to use my loan coupons when I submit my loan payment?

- A. Yes. You will continue to send your loan payments to your branch the same way, just made payable to Iowa State Bank.

INFORMATION ABOUT CHECKING AND SAVINGS ACCOUNTS

Information about Your Checking Account

If your current Iowa Prairie Bank account is...	Regular Checking or Free Checking	Now Checking or Super Now Checking	Money Market Checking
Your new Iowa State Bank account is... <i>Account Name</i>	DDA Personal	Now Account	Money Market Savings
Description	A simple, low-cost account designed for people who want economy and unlimited check writing.	Our interest-bearing account is designed for those who maintain a higher balance and want to earn interest.	Our tiered money market account offers a higher rate of return while allowing the flexibility of 5 withdrawals per month.
Fees and Requirements	Monthly service charge: FREE Minimum balance: \$1.00 Minimum deposit to open: \$0	Monthly balance fee: \$7.50 and a \$0.20 per debit item if minimum balance is not maintained*. Minimum balance: \$500 Minimum deposit to open: \$0	Monthly balance fee: \$5.00 if minimum balance is not maintained. Minimum balance: \$1000 Minimum deposit to open: \$0
APY & Interest	None	Rate is variable and paid monthly	Yes, tiered as follows and paid quarterly: \$0 - \$2,499 \$2,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - and up
Features	Unlimited check writing Mobile Banking Free Debit Card Free Online Banking Free eStatements	Unlimited check writing Mobile Banking Free Debit Card Free Online Banking Free eStatements	5 free withdrawals per month No limit on deposits Free Online Banking Mobile Banking Free eStatements
Additional Qualifications, Limitations, and Other Information	Dormant Fee: A \$5/month fee* is charged for a dormant account (only for accounts with balances below \$1000). A fee of \$2.00 for paper images per month will be charged.* * plus sales tax	Dormant Fee: A \$5/month fee* is charged for a dormant account (only for accounts with balances below \$1000). A fee of \$2.00 for paper images per month will be charged.* * plus sales tax	\$5.00 Excess Transaction Fee per item for each item over 5 withdrawals per month. Dormant Fee: A \$5/month fee is charged for a dormant account (only for accounts with balances below \$1000). A fee of \$2.00 for paper images per month will be charged.

Information about Your Savings Account

If your current Iowa Prairie Bank account is...	Regular Savings Account
Your new Iowa State Bank account is a... <i>Account Name</i>	Savings Account
Description	This basic account is the perfect starter savings. You'll enjoy flexible terms and earn interest on your balance.
Fees and Requirements	Monthly balance fee: \$3.00 if minimum balance is not maintained Minimum balance: \$100 Minimum deposit to open: \$0
APY & Interest	Yes, rate is variable and paid quarterly
Features	5 free withdrawals per month No limit on deposits Mobile Banking Free Online Banking Free eStatements
Additional Qualifications, Limitations, and Other Information	\$5.00 Excess Transaction Fee per item for each item over 5 withdrawals per month. Dormant Fee: A \$5/month fee is charged for a dormant account (only for accounts with balances below \$1000). No monthly fee if 22 years old and under.

Information about Your Business Checking Account

If your current Iowa Prairie Bank account is a...	Business Checking Account
Your new Iowa State Bank account is... <i>Account Name</i>	Business Checking
Description	The right fit for businesses with checking needs that require more transactions and/or greater cash processing.
Fees and Requirements	\$7.00 monthly service charge, plus \$0.15 for each check written, plus \$0.07 for each transit check deposited, plus \$0.07 for each on-us check deposited. Earnings Credit – Variable rate credit back on average collected balance.
APY & Interest	None
Features	Ability to reduce or eliminate monthly maintenance fee based on balance. Free Online Banking Mobile Banking
Additional Qualifications, Limitations, and Other Information	A fee of \$2.00 for paper images per month will be charged, plus sales tax.

Iowa State Bank

Iowa State Bank Locations:

BRUNSVILLE:

712-533-6441
240 Linn Street
Brunsville, IA 51008

HINTON:

712-947-4323
225 N. Floyd Avenue
Hinton, IA 51024

HULL:

712-439-1025
1101 Main Street
Hull, IA 51239

IRETON:

712-278-2321
308 Main Street
Ireton, IA 51027

LE MARS:

712-541-6575
301 Plymouth Street NW
Le Mars, IA 51031-3437

MELVIN:

712-736-2420
260 Main Street
Melvin, IA 51350

MERRILL:

712-938-2556
201 Main Street
Merrill, IA 51038

ORANGE CITY:

712-737-4818
105 Albany Ave SE
Orange City, IA 51041

PAULLINA:

712-949-3456
103 E. Broadway
Paullina, IA 51046

REMSEN:

712-786-1143
17 West 2nd Street
Remsen, IA 51050

SANBORN:

712-930-7100
203 West 7th Street
Sanborn, IA 51248

SHELDON:

712-324-8370
627 2nd Avenue
Sheldon, IA 51201

SIBLEY:

712-754-2535
721 2nd Avenue
Sibley, IA 51249

www.iowastatebank.net



IMPORTANT INFORMATION ABOUT THE TRANSFER OF YOUR ACCOUNTS

The data conversion for Iowa State Bank and Iowa Prairie Bank will be completed on December 6, 2021. Enclosed in this packet is important information about the transfer of your accounts from Iowa Prairie Bank to Iowa State Bank.

We encourage you to take the time to read this important information, as current account terms and conditions may have changed. Your new Iowa State Bank "Terms and Conditions of Your Account" can be found in Appendix A.

INFORMATION ABOUT CHECKING AND SAVINGS ACCOUNTS

To help make your transition to Iowa State Bank as smooth as possible we will automatically transfer your account at Iowa Prairie Bank into a comparable account(s) at Iowa State Bank. The chart below illustrates these account conversions. If you feel another account is more suitable to your present needs, please contact one of our New Account Representatives on or after Monday, December 6, 2021, and we'll make this change for you.

Iowa Prairie Bank	Iowa State Bank
Regular Checking	DDA Personal
Free Checking	DDA Personal
Now Checking	Now Account
Super Now Checking	Now Account
Business Checking	Business Checking
Money Marketing Checking – Personal or Business	Money Market Savings
Savings – Personal or Business	Savings Account

Please refer to the enclosed charts for additional information and terms regarding Checking and Savings accounts available to you on or after Monday, December 6, 2021.

ABOUT YOUR ACCOUNT NUMBER

The transit routing number will change. Iowa State Bank's transit routing number is **073922432**. Be sure to change any direct deposits you currently have set up through Iowa Prairie Bank to utilize the new transit number effective December 6, 2021. This will prevent any unnecessary delays in crediting funds to your account.

FEE SCHEDULE

(Effective December 6, 2021)

FEES AND CHARGES – The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Overdraft Fee: An overdraft fee will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$30.00
Returned Item Fee (per item)	\$35.00
Returned ACH (Preauthorized)	\$35.00
Reprocessing returned item	\$3.25
Charging back and returned item	\$5.25
Reconcile Bank Statement (minimum \$12.50)	\$25.00 per hour
Research Time (minimum \$12.50)	\$25.00 per hour
Debit Replacement Card	\$15.00
Credit Card Replacement Card	\$15.00
Stop Payment (plus sales tax)	\$25.00
Stop Payment 6-month renewal (plus sales tax)	\$25.00
Garnishment and levy	\$25.00
Human Service levy	\$10.00
Reprinting statement	\$2.00
Account Printout	\$2.00
Cashier's check	\$10.00
Personal Money Order	\$4.00
Incoming and Outgoing Collection Letter	\$15.00
Wire Transfer Fee (Incoming Domestic/Foreign)	\$10.00
Wire Transfer Fee (Outgoing Domestic)	\$30.00
Wire Transfer Fee (Outgoing Foreign)	\$50.00

DORMANT/INACTIVE ACCOUNT INFORMATION

A fee of \$5.00 per month for each dormant checking* and savings account (with a balance under \$1000.00) will be charged. Your account will be closed when it reaches a \$0.00 balance due to dormant fees. (An account is considered dormant if it is inactive for 365 days) (excludes Kasasa accounts and savings accounts for account holders under the age of 23).

Paper Images Fee – A fee of \$2.00 (plus sales tax) for paper images per month will be charged. Images are free with E-Statements.

Fee for foreign ATM use by customer \$1.00 (plus sales tax)

Foreign Country ATM cash fee: 1.10% (plus sales tax) of amount withdrawn

*plus sales tax

APPENDIX A

TERMS AND CONDITIONS OF YOUR ACCOUNT

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(1) Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(2) 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 Iowa 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.

(3) 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 can be deducted directly from the account balance whenever sufficient funds are available. 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.

(4) 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 endorsement or lack of endorsement 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 endorsement, claim of alteration, encoding error 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 for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

(5) 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 endorse 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, 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 the 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 it as a transaction 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.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. 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 time 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, which may be more than the actual amount of your purchase. 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 may be up to three days 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, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. 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.

Here is an example of how this can occur - assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is \$35 per overdraft, but we do not charge the overdraft fee if the transaction overdraws the account by less than \$10.

You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions ($\$120 - \$80 = \$40$) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase ($\$120 - \$50 = \$70$). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee of \$35 according to our overdraft fee policy. You will be charged this \$35 fee according to our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.

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 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.

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 check to examine the signatures on the 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 account 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.

(6) 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 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.

Individual Account. This is an account in the name of one person.

Joint Account - With Survivorship. (And Not as Tenants in Common). This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship. (As Tenants in Common). This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-on-Death Account. If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

(7) 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.

(8) Stop Payments. Unless otherwise provided, 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. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

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).

(9) 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. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

(10) 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).

(11) Notices. Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. 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.

(12) Statements.

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." 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 will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made 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 used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors. 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 - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements 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.

Errors Relating to Electronic Fund Transfers or Substitute Checks. (For consumer accounts only). For information on errors relating to electronic fund transfers (e. g., computer, 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.

(13) 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.

(14) 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.

(15) 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, or (d) setoff is prohibited by the Military Lending Act or its implementing regulations. 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.

(16) 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 endorsed 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 endorsements unless you notify us in writing that the check requires multiple endorsements. 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.

(17) 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.

(18) 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.

(19) 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.

(20) 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.

(21) 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.

(22) 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.

(23) Authorized Signer (Individual Accounts only). A single individual is the owner. The authorized signer 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 authorized signer 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 authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

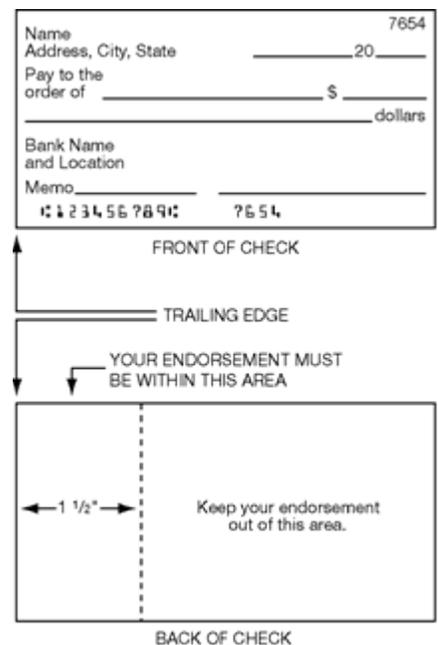
(24) Restrictive Legends or Endorsements. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. Examples of restrictive legends placed on checks are "must 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 endorsement. For this reason, we are not required to honor any restrictive legend or endorsement 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.

(25) Account Transfer. This account may not be transferred or assigned without our prior written consent.

(26) Endorsements. We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e. g., additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements 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 endorsement information within 1 1/2" of that edge.

It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement, or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.



(27) 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.

(28) 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.

(29) 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.

(30) 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.

(31) Security. 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).

Except for consumer electronic funds 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, such as positive pay or commercially reasonable security procedures, 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, unless we acted in bad faith or to the extent our negligence contributed to the loss. 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.

(32) 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.

(33) Monitoring and Recording Telephone Calls and Consent to Receive Communications. 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. We need not remind you of our recording before each phone conversation.

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 must first obtain your consent to contact you about your account because we must comply with the 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 this account, and as authorized by applicable law and regulations.
- ® Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us 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.

(34) Claim of Loss. 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.

(35) 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.

(36) 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.

(37) 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.

(38) 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 a check 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.

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

S (a) Prearranged Transfers.

- S Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your S checking and/or S savings account(s).
- S Preauthorized payments. You may make arrangements to pay certain recurring bills from your S checking and/or S savings account(s).

* _____

S (b) Telephone transfers. You may access your account(s) by telephone at: 1-888-258-7334

Using a touch tone phone, your account numbers, and PIN _____ to:

- S Transfer funds from checking to savings
- S Transfer funds from savings to checking
- S Transfer funds from checking to/from money market
- S Transfer funds from savings to loan accounts with Iowa State Bank
- * Make payments from checking to loan accounts with us
- S Make payments from savings to loan accounts with Iowa State Bank
- * Make payments from _____ to _____
- S Get checking account(s) information
- S Get savings account(s) information
- S Get money market account(s) information
- S Get loan account(s) information

S (c) ATM Transfers. You may access your account(s) by ATM using your Shazamchek Card and personal identification number to:

- * Make deposits to checking accounts
- * Make deposits to savings accounts
- S Get cash withdrawals from checking accounts you may withdraw no more than 200.00 per day
- S Get cash withdrawals from savings accounts you may withdraw no more than 200.00 per day
- S Transfer funds from savings to checking
- S Transfer funds from checking to savings
- * Transfer funds from _____ to _____
- * Make payments from checking account to _____

* Make payments from _____ to _____

S Get checking account(s) information

S Get savings account(s) information

* _____

* _____

* _____

* _____

S (b) Point-Of-Sale Transactions.

Using your card:

- S You may access your S checking account
- * _____ account(s) to purchase goods (S in person, S by phone, S by computer), pay for services (S in person, S by phone, S by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- S You may not exceed more than 1500.00 in transactions per day

* _____

S Replacement debit card: \$15.00 _____

S (e) Computer Transactions. You may access your account(s) by computer by User ID _____

_____ and using your

Password _____ to:

- S Transfer funds from checking to savings
- S Transfer funds from savings to checking
- S Transfer funds from savings to loan accounts
- S Transfer funds from money market to loan accounts
- S Get checking account(s) information
- S Get savings account(s) information
- S Get money market account(s) information
- S Get loan account(s) information

Fees

- * We charge _____ each _____
_____to our customers whose accounts
are set up to use _____
- * We charge _____ each _____
_____ but only if the _____
_____ balance in the _____
_____ falls below _____
_____ during the _____
- * _____

Except as indicated above, we do not charge for 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

- (a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)
 - S Automated teller machine
 - * Point-of-sale terminal
- S You may not get a receipt if the amount of the transfer is \$15 or less
- (b) **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 the telephone number listed below to find out whether or not the deposit has been made.
- (c) **In addition,**
 - S You will get a monthly account statement from us, 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 statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
 - * If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
 - * _____
 - _____
 - _____
 - _____

PREAUTHORIZED PAYMENTS

(a) **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's 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.

- * We charge _____ for each stop payment.
- (b) **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.)
- (c) **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.

PREAUTHORIZED PAYMENTS

- (a) **Right to stop payment and procedure for doing so.** 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:
 - ® If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - ® If the transfer would go over the credit limit on your overdraft line.
 - ® If the automated teller machine where you are making the transfer does not have enough cash.
 - ® If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
 - ® If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - ® 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) S if you give us written permission.
 - * as explained in the separate Privacy Disclosure.
 - * _____
 - _____

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. 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. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. 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 the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay)

S **Visa® Debit Card.** Additional Limits or Liability for Shazamchek Card

* **MasterCard® Debit Card.** Additional Limits on Liability for

You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. MasterCard is a registered trademark of MasterCard International Incorporated.

* _____

(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 at the end of this disclosure. You should also call the number or write to the address listed at the end of 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 listed below, 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 if involving a Visa® point-of-sale transaction processed by Visa or 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 if involving a Visa point-of-sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. 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.

FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE

The information here describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary our policy is to make your funds available on the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy.

For purposes of this disclosure, the terms, "you"/"your" refer to the customer and the terms "we"/"our"/"us" refer to IOWA STATE BANK. The term "account" includes any demand deposit, negotiable order of withdrawal accounts, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR ACCOUNT

The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. 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.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any business day on which we are open to the public for carrying on substantially all of our banking functions. If you made a deposit before 3:00 pm 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 3:00 pm or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

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 the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

HOLDS ON OTHER FUNDS FOR CHECK CASHING

If we cash a check for you that is drawn on another financial institution, 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 and we decided to delay availability on the deposit.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT

If we accept for deposit a check that is drawn on another financial institution, 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 and we decided to delay availability on the deposit.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. 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 \$225.00 of your deposit, however, may be available on the day of deposit.

If we are not going to make all of the funds that you deposit by check available to you according to the previously stated availability schedule, 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.

Funds you deposit by check may be delayed for a longer period under the following circumstances: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than \$5,525.00 on any one day; (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability 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. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

TRUTH IN SAVINGS INFORMATION

FREE CHECKING

Minimum Balance Requirements - No minimum balance requirements apply to this account.

Fees and Charges - see Special Services for an itemized list.

Transaction Limitations - No transaction limitations apply to this account.

NOW CHECKING

Variable Rate Information - 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 every day.

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

Compounding and Crediting - Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest.

Minimum Balance Requirements - A monthly balance fee of \$7.50 will be imposed every statement cycle if the balance on the account falls below \$500.00 any day of the statement cycle. A fee of \$0.20 will also be imposed for each check or debit transaction if the balance of the account falls below \$500.00 any day of the statement cycle. 7% sales tax will be added to the \$7.50 service charge and to the \$0.20 per-check fee.

Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on Non-cash Deposits - Interest begins to accrue on the business day you deposit non-cash items (for example: checks).

Fees and Charges - see Special Services for an itemized list.

Transaction Limitations - No transaction limitations apply to this account.

MONEY MARKET SAVINGS

Tiered Variable Rate Information

Interest rate paid on the entire balance is based on the following tiers:

\$0-\$2,499

\$2,500 - \$9,999

\$10,000 - \$49,000

\$50,000 - \$99,999

\$100,000 - and up

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 every day.

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 your account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

Minimum Balance Requirements - A monthly balance fee of \$5.00 will be imposed every statement cycle if the balance on the account falls below \$1000.00 any day of the statement cycle.

Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on Non-cash Deposits - Interest begins to accrue on the business day you deposit non-cash items (for example: checks).

Fees and Charges - see Special Services for an itemized list.

Transaction Limitations – 5 free withdrawals per month. \$5.00 for each item over 5 withdrawals per month.

*Checks are not offered on this account.

PASSBOOK SAVINGS

Variable Rate Information - 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 every day.

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 your account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

Minimum Balance Requirements - A monthly balance fee of \$3.00 will be imposed every statement cycle if the balance on the account falls below \$100.00 any day of the statement cycle.

Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on Non-cash Deposits - Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Fees and Charges - See Special Services for an itemized list of other charges.

Transaction Limitations - – 5 free withdrawals per month. \$5.00 for each item over 5 withdrawals per month.

*No monthly balance fee for account holders 22 years old and under.

CERTIFICATES OF DEPOSIT

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) –

- 50% of interest that would have been earned during the full term of the Certificate of Deposit, even if interest is not yet accrued.
- in circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. This does not pertain to certificates with a term of six months or less.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date.

The interest rate will be the same as we offer on Iowa State Bank time deposits beginning on the maturity date which have the same term, minimum balance (if any). If at renewal, Iowa State Bank does not offer that renewal term, your interest rate will be the rate of the closest renewal term but not greater than your current renewal term. Ex. If your current certificate of deposit has a term length of 29 months, it would renew at the 24-month rate. All terms and conditions will change to the terms and conditions of Iowa State Bank certificates. You will have 10 calendar days after maturity to withdraw the funds without penalty.



FACTS

WHAT DOES IOWA STATE BANK 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:

- I Social Security Number
- I Credit History
- I Account Balances
- I Account Transactions
- I Payment History
- I 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 Iowa State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Iowa State Bank 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	No	We don't share
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 non-affiliates to market to you	No	We don't share

Questions?

Go to www.iowastatebank.net

What We Do	
How does Iowa State Bank protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Iowa State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> I Open an account I Apply for a loan I Use your credit or debit card I Make deposits or withdrawals I Provide account information <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"> I sharing for affiliates' everyday business purposes - information about your creditworthiness I affiliates from using your information to market to you I sharing for non-affiliates 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 non-financial companies.</p> <p>I <i>Iowa State Bank does not share with our affiliates.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>I <i>Iowa State Bank does not share with non-affiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>I <i>Iowa State Bank doesn't jointly market.</i></p>