

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Heritage Bank of the Ozarks  
1475 S Jefferson Ave  
Lebanon, MO 65536  
(417)532-2265

### KASASA CASH

**Rate information** - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 0.249% will be paid only for that portion of your daily balance that is \$10,000.01 or more. The annual percentage yield (APY) for this tier will range from 2.00% to 0.32%, depending on the balance in the account. **Tier 2** - An interest rate of 1.982% will be paid on the entire portion of your daily balance that is less than \$10,000.01. The annual percentage yield (APY) for this tier is 2.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of November 4, 2020. If you would like more current rate and yield information, please call us at (417)532-2265. The interest rates and annual percentage yields may change at any time.

**Compounding frequency** - Interest will be compounded monthly.

**Crediting frequency** - Interest will be credited into this account monthly.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of interest on noncash deposits** - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum balance to open** - The minimum balance required to open this account is \$100.00.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Additional Terms** - The following additional terms apply to this account:

Requirements per qualification cycle: 1) 15 debit card transactions must post and clear (excluding ATM transactions), 2) one direct deposit or ACH auto debit must post and clear, and 3) electronic bank statements. "Qualification cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Fees may reduce earnings. You will earn a base rate of 0.01% with an annual percentage yield of 0.01% on all balances if the qualification cycle requirements are not met.

Unlimited Check Writing

Free Debit/ATM Card on approval

Limit One Kasasa Account per Household

### CUSTOMER OVERDRAFT POLICY

**STANDARD OVERDRAFT COVERAGE:** Effective August 1, 2013, Heritage Bank of the Ozarks will be utilizing our STANDARD OVERDRAFT practices unless you choose the premium coverage option. With the standard overdraft protection that comes with your account we do authorize and pay overdrafts for the following types of transactions: a) checks and other transactions made using your checking account number; b) automatic bill payments. We do not authorize and pay overdrafts for the following types of transactions unless you ask us to: a) ATM transactions; b) everyday debit card transactions. We pay overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. Under the standard overdraft practices we will charge you a fee of \$30 each time we pay an overdraft. There is a daily limit on the total fees we can charge you for overdrawing your account. That limit is 6 OVERDRAFTS CHARGES per day.

**PREMIUM OVERDRAFT COVERAGE:** If you would like to opt in to authorize the bank to pay overdrafts with the PREMIUM OVERDRAFT coverage we will a) charge you a fee of \$30 each time we pay an overdraft, (there is a daily limit of 6 OVERDRAFT CHARGES per day); b) allow all types of items to be authorized and paid.

An insufficient balance could result in several ways, such as: a) the payment of checks, electronic funds transfers, or other

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### TISA DISCLOSURE

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withdrawal requests; b) payments authorized by you; c) the return of unpaid items deposited by you; d) the assessment of bank service charges; or e) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you have, if your eligible account is in good standing, which includes at least: a) you are not in default on any loan obligation to Heritage Bank of the Ozarks, b) you bring your account to a positive balance (not overdrawn) at least once every fifteen (15) calendar days, and c) your account is not the subject of any legal or administrative order or levy, we will consider - as a discretionary courtesy or service and not a right of yours nor an obligation on our part - approving your reasonable overdrafts. Normally, we will not approve an overdraft for you in excess of your limit, including any overdraft or NSF service charge(s). We may refuse to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds ("NSF") items paid on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our overdraft or NSF service charge(s) of \$30.00 per item that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/creating the item creating the overdraft, shall be jointly and severally liable for such overdraft, plus our overdraft or NSF service charge(s) of \$30.00 per item. You may be able to access your overdraft checking limit through a teller, ATM, ACH, check or debit card purchase.

**LIMITATIONS:** Available to individually owned and Free Business accounts in good standing. If the overdraft checking service is suspended on three occasions in a 12-month period, the overdraft checking service will be revoked for a period of at least six months. The fees charged for the items paid into overdraft or returned, as well as the amount of the overdraft item(s), will be subtracted from the disclosed overdraft protection dollar limit. The order in which transactions are received and processed can affect the total amount of overdraft fees incurred by a customer. Heritage Bank of the Ozarks reserves the right to limit participation to one account per customer and to discontinue this product at any time with prior notice.

**Additional Visa Debit Card Information:**

In the past most transactions have been processed as Visa Debit Card transactions unless you entered a PIN, in the future if you do not enter a PIN, transactions may be processed as either a Visa Debit Card transaction or a transaction on the PULSE network. Merchants must provide you with a clear way of choosing to make a Visa Debit Card transaction if they support this option. Please be advised that should you choose to use PULSE network when making a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the Visa network. Certain protections and rights applicable only to Visa Debit Card transactions as described in your cardholder agreement will not apply to transactions processed on the PULSE network. Please refer to the Electronic Fund Transfers agreement for the Visa terms and conditions.